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UNITED STATES OF AMERICA.

TABLES

BASED ON

THE AMERICAN TABLE OF MORTALITY

AND

THREE PER CENT. INTEREST.

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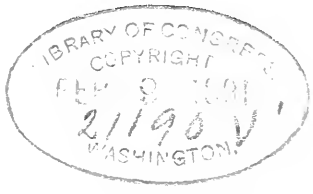

PUBLISHED BY

THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY,

OF HARTFORD, CONN.

1890.

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PREFACE.

In the year 1882, the Connecticut Mutual Life Insurance Company changed its assumptions as to mortality and interest for all policies to be thereafter written, from the Combined Experience Table of Mortality and four per cent. annual interest to the American Table and three per cent.

At a special meeting of the directors of the Connecticut Mutual Life Insurance Company, held the 23d day of March in that year, it was voted:

"That the reserves and net premiums upon all premium paying policies hereafter issued by this company, and upon all paid-up policies issued upon surrender of the same, be computed on the assumption of the rate of mortality shown by the American Experience Table, so called, and three per cent. annual interest."

The tables contained in this volume were prepared solely for the execution of the directions contained in the foregoing vote, and are, therefore, in great part, limited to the forms of policies which have been in use by this company since the adoption of this standard. They are published at the present time for the reason that they have been so much in request by Actuaries as to lead to the belief that they may be, even in this limited form, a useful and not unwelcome contribution to the literature of life insurance.

A comparison of the tables with those based upon the assumption of four per cent. annual interest will disclose to each company the practical problems involved in a change in its interest assumptions; which problems are neither few nor trifling. For doubtless, in some instances at least, so conservative a step as the assumption of three per cent. interest would have to be prepared for, or accompanied, by other measures of a very conservative character.

The main commercial feature of the situation would be the considerable increase in premiums required by this change, if the same percentage of

loading as is now commonly in use were retained. This feature was dealt with by the Connecticut Mutual by a reduction in the loading, giving, therefore, a much less margin for expenses than is provided by the four per cent. premiums in common use.

When this change of assumption was made in 1882 by the Connecticut Mutual, most, if not all life underwriters in America regarded it as an ultra conservative step, unnecessarily taken in view of a situation which they believed would soon change in favor of higher interest rates; and some went so far as to criticize the locking up of a larger reserve, as an act of unnecessary harshness to policy-holders, although this criticism was partly disposed of by the greater value of the policy in case of an ante-mortem settlement, and by the greater surplus interest earned on a three per cent. basis. The true question at issue, however, is the necessity of the change, in view of the nature of a reserve and its function, and the length of time it may be exposed to financial contingencies, and of the prime fact that any change must be made long enough before the actual rate drops below the former assumed rate to allow the reserves and net premiums based on the old rate to earn their assumed interest without disturbance; otherwise is it useless to change; insolvency is certain. Such a change is, necessarily, a matter of long prevision.

When this change was made, a decline in the rate of interest upon desirable investments, whether in mortgage loans, government, state or municipal securities, or in railway securities of the better class, had been, for several years, in rapid progress. The decline had already become a very material one; but the important question, of course, was as to the probable future. Our country, after recovering from the effects of the destructive civil war, the financial disturbance consequent upon it, and the liquidation following the inflation and speculation which covered a period of more than twelve years, had entered upon a course of development which was wholly unprecedented. We were receiving an enormous influx of population which was added at once to our industrial forces. We were producing wealth upon a scale never before conceived, and faster than it could find satisfactory legitimate use in the enterprises which had produced it; and it was pressing for other investment. Our financial relations with the old world had so improved that the rate of interest in each country had become sensitive to changes in that of the other, and the rate in this country was rapidly tending to approximate that of foreign centers. A consideration of the character, extent, and relations of the causes which were actively operating and had already produced so marked a change, led us to the conclusion that, until they were interrupted, their effect in a continuous fall in the rate of interest must continue. So long as the world

remained at peace, we could see nothing likely to interrupt the operation of these causes, except the ordinary financial fluctuations growing out of speculation and liquidation, which occur with considerable regularity in commercial history, but which, however severe for the time, are, after all, mere incidents, and not the determining causes of the great current of that history. It seemed but reasonable to anticipate that the great natural resources of this country, continuously developed by its ever increasing energy and intelligence, and offering attractive fields to foreign enterprise and capital, must, on the whole, produce wealth so rapidly as to cause a generally steady, if slow, decline in the rate of interest.

The first question resulting from this conclusion was as to the probable length of time that this company could safely count upon earning four per cent. annual interest upon its entire body of investments.

The investments of a life insurance company should be of such a choice character as to secure very favorable consideration in the rate of interest which they must pay for the use of money. The American Table of Mortality assumes that no life will extend beyond its 96th year. We insure persons at the age of 20 years for the whole term of life. We do not issue new policies upon persons over 65 years of age. In making our calculations we must assume that each particular contract may, and act as if we were certain that it would run its entire possible term; that is, insuring a man 20 years old, we must provide for earning at least a certain rate of interest for 76 years. For a man 65 years old we must provide for earning it 31 years; and so for each period included between the two. The question, then, for us was, had we such reasonable certainty of earning four per cent. for 76 years, or even for 31 years on all our assets taken together, assuming them to be of the proper character, that we were warranted in making a solemn contract upon that basis? We could not feel that the probability of earning that rate, for that period, was sufficient to warrant us in staking the solvency of this company, and the integrity of the provision men are asked to make here for the future of their families, upon the realization of that rate. The experience of the last eight years has but confirmed that judgment.

In considering the question of a safe rate to assume, after giving such weight as we were then able to do to the consideration of the causes operating to produce a decline in the rate of interest, the probability of a further review of the question in the perhaps not very distant future, and the difficulties incident to a frequent change of assumption, it was thought best to assume a rate which, so far as could then be judged, would be, for a long time, considered entirely conservative. We consequently adopted three per cent. as upon the whole the proper assumption.

In this action the Connecticut Mutual still stands alone among American companies. Responsible criticism of its action has, however, nearly if not quite ceased. The causes which were operating in 1882 have been in continuous action ever since, with progressive results. The rate of interest upon every item that should enter into the assets of a life insurance company, is distinctly lower than it was in 1882. The causes which have produced that further decline are still in full operation, and there is no present apparent condition of affairs likely to permanently interrupt their further and indefinite progress. There is nothing yet in sight to change the current, or to affect it further than by a mere ripple on its surface. If the question of earning four per cent. interest for a period of 30 to 75 years was at all a doubtful one eight years ago, it has, by every event which has occurred during that period, become a still more doubtful one to-day. The degree of its probability has most decidedly changed, and not for the better.

The various speculative and semi-investment policies now being so extensively urged upon the public, do, by postponing all dividends for many years, and by allowing the companies issuing them unrestricted control and use of the surplus all the while accumulating, afford to these companies some practical protection against the future contingencies of the interest rate; but only a limited and partial protection both as to amount and as to time.

When the public has learned that it cannot afford to pay life insurance expenses in order to use life insurance companies either for speculations or as savings banks, but can afford to pay them only for family protection, and because so great and immediate protection can be got in no other way, the interest assumption will assume its true importance, and may assume a magnitude and a gravity proportioned to the delay in facing it.

Jacob L. Greene

President.

HARTFORD, September 1, 1890.

NOTE.

The following tables were computed for office use. They were not computed with that regard for extreme and, for practical purposes, unnecessary accuracy which professional pride might perhaps have dictated had they been prepared with a view to publication. It is hoped, however, that they will be found reasonably accurate and free from errors. In such a mass of figures typographical errors are almost unavoidable. It will be considered a favor if any errors found are called to my attention.

The computations were made upon the usual assumption, that death claims are payable at the end of the policy year in which death occurs. The work was done by the aid of the arithmomêtre, and by formulæ adapted to its use, and permitting of ready verification of results. Acknowledgment is due to Mr. Charles Hildebrand, Assistant Actuary of the Company, for the deducing of some of the formulæ used, and the oversight of a considerable part of the work.

D. H. WELLS,

Actuary.

AMERICAN TABLE OF MORTALITY.

Age.	l_x	d_x	$\frac{d_x}{l_x}$	$\dot{e}_x$	Age.
10	100,000	749	.007490	48.72	**10**
11	99,251	746	.007516	48.08	**11**
12	98,505	743	.007543	47.45	**12**
13	97,762	740	.007569	46.80	**13**
14	97,022	737	.007596	46.16	**14**
15	96,285	735	.007634	45.50	**15**
16	95,550	732	.007661	44.85	**16**
17	94,818	729	.007688	44.19	**17**
18	94,089	727	.007727	43.53	**18**
19	93,362	725	.007765	42.87	**19**
20	92,637	723	.007805	42 20	**20**
21	91,914	722	.007855	41.53	**21**
22	91,192	721	.007906	40.85	**22**
23	90,471	720	.007958	40.17	**23**
24	89,751	719	.008011	39.49	**24**
25	89,032	718	.008065	38.81	**25**
26	88,314	718	.008130	38.12	**26**
27	87,596	718	.008197	37.43	**27**
28	86,878	718	.008264	36.73	**28**
29	86,160	719	.008345	36.03	**29**
30	85,441	720	.008427	35 33	**30**
31	84,721	721	.008510	34.63	**31**
32	84,000	723	.008607	33.92	**32**
33	83,277	726	.008718	33.21	**33**
34	82,551	729	.008831	32.50	**34**
35	81,822	732	.008946	31.78	**35**
36	81,090	737	.009089	31.07	**36**
37	80,353	742	.009234	30.35	**37**
38	79,611	749	.009408	29.62	**38**
39	78,862	756	.009586	28.90	**39**
40	78,106	765	.009794	28.18	**40**
41	77,341	774	.010008	27.45	**41**
42	76,567	785	.010252	26.72	**42**
43	75,782	797	.010517	26.00	**43**
44	74,985	812	.010829	25.27	**44**
45	74,173	828	.011163	24.54	**45**
46	73,345	848	.011562	23.81	**46**
47	72,497	870	.012000	23.08	**47**
48	71,627	896	.012509	22.36	**48**
49	70,731	927	.013106	21.63	**49**
50	69,804	962	.013781	20.91	**50**
51	68,842	1,001	.014541	20.20	**51**
52	67,841	1,044	.015389	19.49	**52**
53	66,797	1,091	.016333	18.79	**53**
54	65,706	1,143	.017396	18.09	**54**

AMERICAN TABLE OF MORTALITY.

Age.	l_x	d_x	$\frac{d_x}{l_x}$	$\mathring{e}_x$	Age.
55	64,563	1,199	.018571	17.40	**55**
56	63,364	1,260	.019885	16.72	**56**
57	62,104	1,325	.021335	16.05	**57**
58	60,779	1,394	.022936	15.39	**58**
59	59,385	1,468	.024720	14.74	**59**
60	57,917	1,546	.026693	14.10	**60**
61	56,371	1,628	.028880	13.47	**61**
62	54,743	1,713	.031292	12.86	**62**
63	53,030	1,800	.033943	12.26	**63**
64	51,230	1,889	.036873	11.67	**64**
65	49,341	1,980	.040129	11.10	**65**
66	47,361	2,070	.043707	10.54	**66**
67	45,291	2,158	.047647	10.00	**67**
68	43,133	2,243	.052002	9.47	**68**
69	40,890	2,321	.056762	8.97	**69**
70	38,569	2,391	.061993	8.48	**70**
71	36,178	2,448	.067665	8.00	**71**
72	33,730	2,487	.073733	7.55	**72**
73	31,243	2,505	.080178	7.11	**73**
74	28,738	2,501	.087028	6.68	**74**
75	26,237	2,476	.094371	6.27	**75**
76	23,761	2,431	.102311	5.88	**76**
77	21,330	2,369	.111064	5.49	**77**
78	18,961	2,291	.120827	5.11	**78**
79	16,670	2,196	.131734	4.74	**79**
80	14,474	2,091	.144466	4.39	**80**
81	12,383	1,964	.158605	4.05	**81**
82	10,419	1,816	.174297	3.71	**82**
83	8,603	1,648	.191561	3.39	**83**
84	6,955	1,470	.211359	3.08	**84**
85	5,485	1,292	.235552	2.77	**85**
86	4,193	1,114	.265681	2.47	**86**
87	3,079	933	.303020	2.18	**87**
88	2,146	744	.346692	1.91	**88**
89	1,402	555	.395863	1.66	**89**
90	847	385	.454545	1.42	**90**
91	462	246	.532468	1.19	**91**
92	216	137	.634259	.98	**92**
93	79	58	.734177	.80	**93**
94	21	18	.857143	.64	**94**
95	3	3	1.000000	.50	**95**

COMMUTATION COLUMNS.

Age.	C_x	M_x	$Log\ C_x$	Age.
20	38.86481	1697.40765	1.5895566	**20**
21	37.68064	1658.54284	1.5761183	**21**
22	36.53248	1620.86220	1.5626791	**22**
23	35.41923	1584.32972	1.5492391	**23**
24	34.33984	1548.91049	1.5357983	**24**
25	33.29328	1514.57065	1.5223566	**25**
26	32.32357	1481.27737	1.5095193	**26**
27	31.38211	1448.95380	1.4966821	**27**
28	30.46807	1417.57169	1.4838449	**28**
29	29.62185	1387.10362	1.4716122	**29**
30	28.79907	1357.48177	1.4593785	**30**
31	27.99910	1328.68270	1.4471441	**31**
32	27.25900	1300.68360	1.4355099	**32**
33	26.57486	1273.42460	1.4244710	**33**
34	25.90745	1246.84974	1.4134246	**34**
35	25.25637	1220.94229	1.4023710	**35**
36	24.68824	1195.68592	1.3924902	**36**
37	24.13178	1170.99768	1.3825894	**37**
38	23.64994	1146.86590	1.3738300	**38**
39	23.17570	1123.21596	1.3650328	**39**
40	22.76854	1100.04026	1.3573352	**40**
41	22.36545	1077.27172	1.3495776	**41**
42	22.02262	1054.90627	1.3428690	**42**
43	21.70803	1032.88365	1.3366204	**43**
44	21.47242	1011.17562	1.3318809	**44**
45	21.25778	989.70320	1.3275180	**45**
46	21.13715	968.44542	1.3250463	**46**
47	21.05390	947.30827	1.3233325	**47**
48	21.05155	926.25437	1.3232840	**48**
49	21.14553	905.20282	1.3252185	**49**
50	21.30476	884.05729	1.3284766	**50**
51	21.52278	862.75253	1.3328984	**51**
52	21.79353	841.22975	1.3383276	**52**
53	22.11132	819.43622	1.3446147	**53**
54	22.49048	797.32490	1.3519988	**54**
55	22.90523	774.83442	1.3599346	**55**
56	23.36946	751.92919	1.3686487	**56**
57	23.85926	728.55973	1.3776569	**57**
58	24.37062	704.70047	1.3868665	**58**
59	24.91682	680.32985	1.3964926	**59**

COMMUTATION COLUMNS.

Age.	C_x	M_x	$Log\ C_x$	Age.
60	25.47644	655.41303	1.4061388	**60**
61	26.04633	629.93659	1.4157465	**61**
62	26.60800	603.89026	1.4250122	**62**
63	27.14502	577.28226	1.4336901	**63**
64	27.65746	550.13724	1.4418124	**64**
65	28.14546	522.47978	1.4494084	**65**
66	28.56776	494.33432	1.4558762	**66**
67	28.91479	465.76656	1.4611201	**67**
68	29.17836	436.85177	1.4650608	**68**
69	29.31361	407.67341	1.4670694	**69**
70	29.31815	378.35980	1.4671366	**70**
71	29.14279	349.04165	1.4645312	**71**
72	28.74474	319.89886	1.4585584	**72**
73	28.10950	291.15412	1.4488531	**73**
74	27.24720	263.04462	1.4353218	**74**
75	26.18916	235.79742	1.4181215	**75**
76	24.96426	209.60826	1.3973187	**76**
77	23.61901	184.64400	1.3732616	**77**
78	22.17606	161.02499	1.3458843	**78**
79	20.63737	138.84893	1.3146543	**79**
80	19.07826	118.21156	1.2805388	**80**
81	17.39759	99.13330	1.2404891	**81**
82	15.61803	81.73571	1.1936261	**82**
83	13.76038	66.11768	1.1386303	**83**
84	11.91662	52.35730	1.0761532	**84**
85	10.16860	40.44068	1.0072612	**85**
86	8.512296	30.272079	0.9300467	**86**
87	6.921589	21.759783	0.8402058	**87**
88	5.358706	14.838194	0.7290599	**88**
89	3.880993	9.479488	0.5889428	**89**
90	2.613805	5.598495	0 4172733	**90**
91	1.621475	2.984690	0.2099104	**91**
92	.876715	1.363215	$\bar{1}$.9428587	**92**
93	.360354	.486499	$\bar{1}$.5567289	**93**
94	.108577	.126146	$\bar{1}$.0357362	**94**
95	.017569	.017569	$\bar{2}$.2447477	**95**

COMMUTATION COLUMNS.

Age.	D_x	N_x	$Log\ D_x$	Age.
20	5129.086	117820.961	3.7100400	**20**
21	4940.831	112691.875	3.6938000	**21**
22	4759.242	107751.044	3.6775378	**22**
23	4584.091	102991.802	3.6612532	**23**
24	4415.155	98407.711	3.6449459	**24**
25	4252.218	93992.556	3.6286155	**25**
26	4095.075	89740.338	3.6122618	**26**
27	3943.476	85645.263	3.5958792	**27**
28	3797.235	81701.787	3.5794675	**28**
29	3656.169	77904.552	3.5630262	**29**
30	3520.056	74248.383	3.5465496	**30**
31	3388.731	70728.327	3.5300371	**31**
32	3262.031	67339.596	3.5134881	**32**
33	3139.762	64077.565	3.4968967	**33**
34	3021.737	60937.803	3.4802567	**34**
35	2907.818	57916.066	3.4635672	**35**
36	2797.868	55008.248	3.4468272	**36**
37	2691.688	52210.380	3.4300248	**37**
38	2589.158	49518.692	3.4131586	**38**
39	2490.095	46929.534	3.3962160	**39**
40	2394.393	44439.439	3.3791954	**40**
41	2301.884	42045.046	3.3620836	**41**
42	2212.474	39743.162	3.3448782	**42**
43	2126.010	37530.688	3.3275651	**43**
44	2042.380	35404.678	3.3101365	**44**
45	1961.420	33362.298	3.2925707	**45**
46	1883.034	31400.878	3.2748582	**46**
47	1807.051	29517.844	3.2569704	**47**
48	1733.365	27710.793	3.2388900	**48**
49	1661.827	25977.428	3.2205858	**49**
50	1592.279	24315.601	3.2020191	**50**
51	1524.597	22723.322	3.1831550	**51**
52	1458.668	21198.725	3.1639565	**52**
53	1394.389	19740.057	3.1443841	**53**
54	1331.665	18345.668	3.1243949	**54**
55	1270.388	17014.003	3.1039363	**55**
56	1210.481	15743.615	3.0829580	**56**
57	1151.855	14533.134	3.0613978	**57**
58	1094.447	13381.279	3.0391946	**58**
59	1038.199	12286.832	3.0162805	**59**

COMMUTATION COLUMNS.

Age.	D_x	N_x	$Log\ D_x$	Age.
60	983.0432	11248.6331	2.9925726	**60**
61	928.9343	10265.5899	2.9679850	**61**
62	875.8318	9336.6556	2.9424207	**62**
63	823.7140	8460.8238	2.9157764	**63**
64	772.5774	7637.1098	2.8879420	**64**
65	722.4175	6864.5324	2.8587883	**65**
66	673.2309	6142.1149	2.8281641	**66**
67	625.0543	5468.8840	2.7959178	**67**
68	577.9342	4843.8297	2.7618784	**68**
69	531.9228	4265.8955	2.7258486	**69**
70	487.1163	3733.9727	2.6876327	**70**
71	443.6103	3246.8564	2.6470016	**71**
72	401.5468	2803.2461	2.6037361	**72**
73	361.1065	2401.6993	2.5576353	**73**
74	322.4793	2040.5928	2.5085019	**74**
75	285.8395	1718.1135	2.4561223	**75**
76	251.3249	1432.2740	2.4002356	**76**
77	219.0406	1180.9491	2.3405246	**77**
78	189.0417	961.9085	2.2765577	**78**
79	161.3596	772.8668	2.2077948	**79**
80	136.0224	611.5072	2.1336106	**80**
81	112.9824	475.4848	2.0530107	**81**
82	92.29402	362.50237	1.9651736	**82**
83	73.98781	270.20835	1.8691602	**83**
84	58.07245	196.22054	1.7639702	**84**
85	44.46441	138.14809	1.6480125	**85**
86	33.00073	93.68368	1.5185236	**86**
87	23.52725	60.68295	1.3715712	**87**
88	15.92040	37.15570	1.2019539	**88**
89	10.09799	21.23530	1.0042350	**89**
90	5.922884	11.137306	0.7725332	**90**
91	3.136567	5.214422	0.4964546	**91**
92	1.423735	2.077855	0.1534291	**92**
93	.505551	.654120	$\bar{1}$.7037652	**93**
94	.130473	.148569	$\bar{1}$.1155202	**94**
95	.018096	.018096	$\bar{2}$.2575850	**95**

ANNUITIES IMMEDIATE.

Age.	FOR THE TERM OF YEARS STATED.					Age.
	2	3	4	5	6	
20	1.963	2.891	3.785	4.646	5.475	20
21	1.963	2.891	3.785	4.645	5.474	21
22	1.963	2.891	3.784	4.645	5.473	22
23	1.963	2.891	3.784	4.644	5.473	23
24	1.963	2.891	3.784	4.644	5.472	24
25	1.963	2.890	3.783	4.643	5.471	25
26	1.963	2.890	3.783	4.643	5.470	26
27	1.963	2.890	3.783	4.642	5.469	27
28	1.963	2.890	3.782	4.641	5.468	28
29	1.963	2.890	3.782	4.641	5.467	29
30	1.963	2.889	3.781	4.640	5.466	30
31	1.963	2.889	3.781	4.639	5.465	31
32	1.963	2.889	3.780	4.638	5.463	32
33	1.962	2.889	3.780	4.637	5.462	33
34	1.962	2.888	3.779	4.636	5.460	34
35	1.962	2.888	3.778	4.635	5.458	35
36	1.962	2.887	3.777	4.633	5.456	36
37	1.962	2.887	3.777	4.632	5.454	37
38	1.962	2.887	3.776	4.630	5.451	38
39	1.962	2.886	3.775	4.628	5.448	39
40	1.961	2.885	3.773	4.626	5.445	40
41	1.961	2.885	3.772	4.624	5.442	41
42	1.961	2.884	3.771	4.622	5.438	42
43	1.961	2.883	3.769	4.619	5.434	43
44	1.960	2.882	3.767	4.616	5.429	44
45	1.960	2.881	3.765	4.612	5.424	45
46	1.960	2.880	3.763	4.608	5.418	46
47	1.959	2.879	3.760	4.604	5.411	47
48	1.959	2.877	3.757	4.598	5.403	48
49	1.958	2.876	3.753	4.592	5.394	49
50	1.957	2.874	3.749	4.586	5.383	50
51	1.957	2.871	3.745	4.578	5.372	51
52	1.956	2.869	3.740	4.570	5.359	52
53	1.955	2.866	3.734	4.560	5 345	53
54	1.954	2.863	3.728	4.550	5.329	54
55	1.953	2.860	3.721	4.538	5.312	55
56	1.952	2.856	3.713	4.525	5.293	56
57	1.950	2.851	3.705	4.511	5.272	57
58	1.949	2.847	3.696	4.496	5.248	58
59	1.947	2.842	3.685	4.479	5.223	59
60	1.945	2.836	3.674	4.460	5.195	60
61	1.943	2.830	3.661	4.439	5.164	61
62	1.940	2.823	3.647	4.416	5.130	62
63	1.938	2.815	3.632	4.391	5.093	63
64	1.935	2.806	3.616	4.364	5.052	64
65	1.932	2.797	3.597	4.333	5.008	65
66	1.928	2.787	3.577	4.301	4.959	66
67	1.925	2.776	3.555	4.265	4.907	67
68	1.920	2.763	3.531	4.226	4.850	68
69	1.916	2.750	3.505	4.184	4.790	69
70	1.911	2.735	3.476	4.138		70

ANNUITIES IMMEDIATE.

Age.	FOR THE TERM OF YEARS STATED.					Age.
	7	8	9	10	11	
20	6.273	7.042	7.782	8.495	9.181	20
21	6.272	7.041	7.781	8.493	9.179	21
22	6.271	7.039	7.779	8.491	9.177	22
23	6.270	7.038	7.777	8.489	9.174	23
24	6.269	7.037	7.776	8.487	9.171	24
25	6.268	7.035	7.774	8.484	9.168	25
26	6.267	7.033	7.771	8.481	9.165	26
27	6.265	7.032	7.769	8.479	9.161	27
28	6.264	7.030	7.767	8.475	9.157	28
29	6.262	7.028	7.764	8.472	9.153	29
30	6.261	7.025	7.761	8.468	9.149	30
31	6.259	7.023	7.758	8.464	9.144	31
32	6.257	7.020	7.754	8.460	9.138	32
33	6.255	7.017	7.750	8.455	9.132	33
34	6.252	7.014	7.746	8.450	9.126	34
35	6.250	7.011	7.742	8.444	9.119	35
36	6.247	7.007	7.737	8.438	9.111	36
37	6.244	7.002	7.731	8.431	9.102	37
38	6.240	6.998	7.725	8.423	9.092	38
39	6.236	6.992	7.718	8.414	9.082	39
40	6.232	6.987	7.711	8.405	9.070	40
41	6.227	6.980	7.702	8.394	9.056	41
42	6.222	6.973	7.693	8.382	9.041	42
43	6.216	6.965	7.682	8.368	9.024	43
44	6.209	6.956	7.670	8.353	9.005	44
45	6.201	6.945	7.656	8.335	8.983	45
46	6.193	6.933	7.640	8.315	8.958	46
47	6 183	6.919	7.622	8.292	8.930	47
48	6.171	6.904	7.602	8.267	8.898	48
49	6.158	6.887	7.580	8.238	8.863	49
50	6.144	6.867	7.554	8.206	8.824	50
51	6.128	6.845	7.526	8.171	8.780	51
52	6.110	6.821	7.495	8.132	8.733	52
53	6.090	6.795	7.461	8.089	8.680	53
54	6.068	6.765	7.423	8.041	8.622	54
55	6.043	6.733	7.381	7.989	8.558	55
56	6.016	6.697	7.335	7.932	8.488	56
57	5.987	6.658	7.285	7.869	8.412	57
58	5.954	6.614	7.230	7.801	8.329	58
59	5.919	6.567	7.169	7.726	8.238	59
60	5.879	6.515	7.103	7.644	8.140	60
61	5.837	6.459	7.031	7.556	8.033	61
62	5.790	6.397	6.953	7.460	7.918	62
63	5.738	6.330	6.868	7.356	7.794	63
64	5.683	6.257	6.777	7.244	7.661	64
65	5.622	6.178	6.677	7.124		65
66	5.556	6.092	6.571			66
67	5.485	6.001				67
68	5.408					68

ANNUITIES IMMEDIATE.

Age.	FOR THE TERM OF YEARS STATED.					Age.
	12	13	14	15	16	
20	9.842	10.478	11.090	11 679	12.246	20
21	9.839	10 475	11.087	11.675	12.241	21
22	9.836	10.471	11.082	11.670	12.236	22
23	9.833	10.467	11.078	11.665	12.230	23
24	9.830	10.463	11.073	11.659	12.223	24
25	9.826	10 459	11.068	11.653	12.216	25
26	9.822	10.454	11.062	11.647	12.209	26
27	9.818	10.449	11.056	11.640	12.201	27
28	9.813	10 444	11.050	11.632	12.192	28
29	9.808	10.438	11.043	11.624	12 183	29
30	9.802	10.431	11.035	11.615	12.172	30
31	9.796	10 424	11.027	11.605	12.161	31
32	9.790	10.416	11.017	11.595	12.149	32
33	9.783	10.407	11.007	11.583	12.135	33
34	9.775	10.398	10.996	11.570	12.120	34
35	9.766	10.388	10.984	11,555	12.103	35
36	9.757	10.376	10.970	11.539	12.084	36
37	9.746	10.363	10.955	11.521	12.063	37
38	9.734	10.349	10.938	11.501	12 040	38
39	9.721	10.333	10.919	11.479	12.014	39
40	9.706	10.316	10 898	11.454	11.985	40
41	9.690	10.296	10.874	11.426	11.952	41
42	9.671	10 273	10.847	11.394	11.915	42
43	9.650	10.248	10.817	11.359	11.874	43
44	9.627	10.219	10.783	11.319	11.827	44
45	9.600	10.187	10.745	11.274	11.776	45
46	9.569	10.151	10.702	11.224	11.721	46
47	9 535	10.110	10.654	11.168	11.653	47
48	9.497	10.064	10.600	11.106	11.581	48
49	9.455	10.014	10.541	11.036	11.501	49
50	9.407	9.957	10.475	10 960	11.413	50
51	9.355	9.895	10.402	10.876	11.317	51
52	9.297	9.827	10.322	10.784	11.212	52
53	9.234	9.752	10.235	10.683	11.097	53
54	9.164	9.670	10.139	10.573	10.972	54
55	9.088	9.580	10 035	10.454	10.837	55
56	9.004	9.482	9.921	10.324	10.690	56
57	8.914	9.375	9.798	10.183	10.532	57
58	8.815	9.260	9.665	10.032	10.362	58
59	8.707	9.135	9.521	9.869	10.180	59
60	8.591	9.000	9.367	9.695		60
61	8.465	8.854	9.201			61
62	8.330	8.699				62
63	8.186					63

ANNUITIES IMMEDIATE.

Age.	FOR THE TERM OF YEARS STATED.					Age.
	17	18	19	20	21	
20	12.792	13.317	13.821	14.307	14.774	20
21	12.786	13.310	13.814	14.299	14.764	21
22	12.780	13.303	13.806	14.290	14.755	22
23	12.773	13.295	13.797	14.280	14.744	23
24	12.766	13.287	13.788	14.270	14.732	24
25	12.758	13.278	13.778	14.259	14.720	25
26	12.749	13.269	13.767	14.246	14.706	26
27	12.740	13.258	13.755	14.233	14.691	27
28	12.730	13.247	13.743	14.218	14.675	28
29	12.719	13.234	13.729	14.203	14.657	29
30	12.707	13.221	13.713	14.185	14.638	30
31	12.694	13.206	13.696	14.166	14.616	31
32	12.680	13.189	13.677	14.145	14.592	32
33	12.664	13.171	13.657	14.121	14.565	33
34	12.647	13.151	13.634	14.095	14.536	34
35	12.627	13.129	13.608	14.066	14.503	35
36	12.605	13.104	13.580	14.034	14.466	36
37	12.581	13.076	13.548	13.998	14.426	37
38	12.554	13.045	13.512	13.957	14.380	38
39	12.524	13.010	13.473	13.912	14.329	39
40	12.490	12.971	13.428	13.862	14.272	40
41	12.452	12.928	13.379	13.806	14.209	41
42	12.410	12.879	13.323	13.743	14.139	42
43	12.362	12.825	13.261	13.673	14.061	43
44	12.309	12.764	13.192	13.596	13.974	44
45	12.249	12.696	13.116	13.509	13.878	45
46	12.182	12.620	13.030	13.414	13.771	46
47	12.109	12.536	12.936	13.308	13.654	47
48	12.026	12.443	12.832	13.192	13.526	48
49	11.936	12.341	12.717	13.065	13.385	49
50	11.836	12.229	12.592	12.926	13.232	50
51	11.727	12.106	12.455	12.775	13.066	51
52	11.608	11.973	12.307	12.611	12.886	52
53	11.479	11.828	12.146	12.434	12.693	53
54	11.338	11.671	11.973	12.244	12.486	54
55	11.186	11.502	11.786	12.040		55
56	11.022	11.320	11.587			56
57	10.846	11.126				57
58	10.657					58

ANNUITIES IMMEDIATE.

Age.	FOR THE TERM OF YEARS STATED.					Age.
	22	23	24	25	26	
20	15.223	15.654	16.068	16.467	16.849	20
21	15.212	15.643	16.056	16.453	16.834	21
22	15.201	15.630	16.042	16.438	16.818	22
23	15.189	15.617	16.028	16.422	16.800	23
24	15.177	15.603	16.012	16.405	16.781	24
25	15.163	15.588	15.995	16.386	16.760	25
26	15.147	15.571	15.976	16.365	16.738	26
27	15.131	15.552	15.956	16.343	16.712	27
28	15.113	15.532	15.933	16.318	16.685	28
29	15.093	15.510	15.909	16.290	16.654	29
30	15.071	15.485	15.881	16.260	16.620	30
31	15.046	15.458	15.851	16.226	16.583	31
32	15.019	15.428	15.817	16.188	16.541	32
33	14.990	15.394	15.780	16.147	16.495	33
34	14.956	15.357	15.738	16.100	16.444	34
35	14.919	15.316	15.692	16.049	16.387	35
36	14.878	15.269	15.640	15.992	16.324	36
37	14.832	15.218	15.583	15.928	16.254	37
38	14.781	15.161	15.519	15.858	16.176	38
39	14.724	15.097	15.449	15.779	16.090	39
40	14.660	15.026	15.370	15.693	15.995	40
41	14.590	14.948	15.283	15.597	15.890	41
42	14.511	14.861	15.187	15.491	15.774	42
43	14.424	14.764	15.081	15.375	15.647	43
44	14.328	14.657	14.963	15.246	15.507	44
45	14.221	14.540	14.834	15.106	15.354	45
46	14.103	14.410	14.693	14.951	15.187	46
47	13.974	14.268	14.538	14.784	15.006	47
48	13.833	14.114	14.369	14.601	14.809	48
49	13.678	13.945	14.187	14.404	14.598	49
50	13.510	13.763	13.989	14.192		50
51	13.329	13.566	13.778			51
52	13.134	13.355				52
53	12.925					53

ANNUITIES IMMEDIATE.

Age.	FOR THE TERM OF YEARS STATED.					Age.
	27	28	29	30	31	
20	17.216	17.568	17.906	18.230	18.541	20
21	17.200	17.551	17.887	18.209	18.518	21
22	17.182	17.531	17.866	18.186	18.493	22
23	17.163	17.510	17.843	18.161	18.465	23
24	17.142	17.487	17.818	18.133	18.435	24
25	17.119	17.462	17.790	18.103	18.402	25
26	17.094	17.434	17.759	18.070	18.365	26
27	17.066	17.404	17.726	18.033	18.325	27
28	17.035	17.370	17.689	17.992	18.280	28
29	17.002	17.333	17.648	17.947	18.231	29
30	16.964	17.292	17.602	17.897	18.177	30
31	16.923	17.246	17.552	17.842	18.116	31
32	16.877	17.195	17.496	17.781	18 050	32
33	16.826	17.139	17.435	17.714	17.976	33
34	16.769	17.077	17.366	17.639	17.895	34
35	16.706	17.008	17.291	17.557	17.805	35
36	16.637	16.931	17.207	17.465	17.706	36
37	16.560	16.847	17.115	17.365	17 597	37
38	16.474	16.753	17.013	17.255	17.478	38
39	16.380	16.650	16.901	17.133	17.347	39
40	16.276	16.537	16.778	17.000	17.204	40
41	16.161	16.412	16.643	16.855	17.048	41
42	16.035	16.276	16.496	16.696	16.878	42
43	15.897	16.126	16.335	16.523	16.693	43
44	15.745	15.962	16.159	16.336	16.494	44
45	15.580	15.785	15.969	16.133		45
46	15.400	15.592	15.763			46
47	15.206	15.384				47
48	14.995					48

ANNUITIES IMMEDIATE.

Age.	FOR THE TERM OF YEARS STATED.				Age.
	32	33	34	35	
20	18.838	19.122	19.394	19.654	20
21	18.813	19.095	19.365	19.622	21
22	18 786	19.065	19.332	19.587	22
23	18.756	19.033	19.297	19.548	23
24	18.723	18.997	19.258	19.506	24
25	18.687	18.957	19.215	19.459	25
26	18.647	18.914	19.167	19.407	26
27	18.602	18.866	19.115	19.351	27
28	18.554	18.813	19.057	19.288	28
29	18.500	18.754	18.994	19.219	29
30	18.441	18.689	18.923	19.143	30
31	18.375	18.618	18.846	19.059	31
32	18.302	18.539	18.761	18.967	32
33	18.222	18.452	18.667	18.866	33
34	18.134	18.357	18.564	18.755	34
35	18.037	18.252	18.450	18.633	35
36	17.930	18.136	18.326	18 500	36
37	17.812	18.010	18.191	18.355	37
38	17.683	17.871	18.043	18.198	38
39	17.543	17.721	17.882	18.027	39
40	17.389	17.557	17.708	17.842	40
41	17.222	17.379	17.519		41
42	17.041	17.187			42
43	16.845				43

LIFE.

Age.	Annuity Immediate.	Net Single Premium.	Age.	Age.	Annuity Immediate.	Net Single Premium.	Age.
20	22.971	330.938	**20**	**60**	11.443	666.718	**60**
21	22.808	335.681	**21**	**61**	11.051	678.128	**61**
22	22.640	340.572	**22**	**62**	10.660	689.505	**62**
23	22.467	345.615	**23**	**63**	10.272	700.829	**63**
24	22.289	350.817	**24**	**64**	9.885	712.080	**64**
25	22 104	356.184	**25**	**65**	9.502	723.238	**65**
26	21.914	361.722	**26**	**66**	9.123	734.272	**66**
27	21.718	367.431	**27**	**67**	8.749	745.162	**67**
28	21.516	373.317	**28**	**68**	8.381	755.885	**68**
29	21.308	379.387	**29**	**69**	8.020	766.415	**69**
30	21.093	385.642	**30**	**70**	7.665	776.734	**70**
31	20.872	392.089	**31**	**71**	7.319	786.820	**71**
32	20.643	398.734	**32**	**72**	6.981	796.666	**72**
33	20.408	405.580	**33**	**73**	6.651	806.283	**73**
34	20.166	412.627	**34**	**74**	6.328	815.695	**74**
35	19.917	419.883	**35**	**75**	6.011	824.929	**75**
36	19.661	427.356	**36**	**76**	5.699	834.013	**76**
37	19.397	435.042	**37**	**77**	5.391	842.967	**77**
38	19.125	442.949	**38**	**78**	5.088	851.796	**78**
39	18.846	451.074	**39**	**79**	4.790	860.494	**79**
40	18.560	459.423	**40**	**80**	4.496	869.060	**80**
41	18.265	467.996	**41**	**81**	4.208	877.422	**81**
42	17.963	476.799	**42**	**82**	3.928	885.601	**82**
43	17.653	485.832	**43**	**83**	3.652	893.629	**83**
44	17.335	495.097	**44**	**84**	3.379	901.586	**84**
45	17.009	504.585	**45**	**85**	3.107	909.507	**85**
46	16.676	514.301	**46**	**86**	2.839	917.315	**86**
47	16.335	524.229	**47**	**87**	2.579	924.876	**87**
48	15.987	534.368	**48**	**88**	2.334	932.024	**88**
49	15.632	544.703	**49**	**89**	2.103	938.750	**89**
50	15 271	555.215	**50**	**90**	1.880	945.231	**90**
51	14.904	565.889	**51**	**91**	1.662	951.579	**91**
52	14.533	576.711	**52**	**92**	1.459	957.492	**92**
53	14.157	587.667	**53**	**93**	1.294	962.314	**93**
54	13.776	598.743	**54**	**94**	1.139	966.836	**94**
55	13.393	609.919	**55**	**95**	1.000	970.874	**95**
56	13.006	621.182	**56**				
57	12.617	632.510	**57**				
58	12.227	643.887	**58**				
59	11.835	655.298	**59**				

TEN-PREMIUM LIFE POLICIES.

Age at Issue.	Net Premium.	Reserves at end of years stated. 1	2	3	4	Age at Issue.
20	38.956	32.57	66.34	101.35	137.65	20
21	39.523	33.11	67.44	103.04	139.95	21
22	40.109	33.67	68.58	104.78	142.32	22
23	40.713	34.25	69.76	106.58	144.76	23
24	41.337	34.85	70.98	108.44	147.28	24
25	41.982	35.46	72.23	110.34	149.87	25
26	42.649	36.09	73.51	112.31	152.53	26
27	43.337	36.74	74.83	114.33	155.27	27
28	44.047	37.41	76.20	116.40	158.10	28
29	44.781	38.10	77.59	118.54	161.00	29
30	45.539	38.81	79.04	120.75	163.99	30
31	46.323	39.54	80.52	123.01	167.05	31
32	47.132	40.29	82.04	125.32	170.20	32
33	47.969	41.05	83.60	127.71	173.43	33
34	48.833	41.84	85.21	130.15	176.75	34
35	49.725	42.65	86.85	132.66	180.15	35
36	50.649	43.48	88.53	135.22	183.62	36
37	51.603	44.33	90.25	137.84	187.17	37
38	52.589	45.18	92.00	140.51	190.80	38
39	53.609	46.07	93.80	143.25	194.51	39
40	54.664	46.97	95.63	146.05	198.30	40
41	55.754	47.90	97.51	148.91	202.17	41
42	56.885	48.84	99.43	151.82	206.10	42
43	58.058	49.81	101.37	154.77	210.08	43
44	59.275	50.77	103.34	157.76	214.11	44
45	60.539	51.77	105.33	160.78	218.18	45
46	61.853	52.76	107.34	163.80	222.23	46
47	63.218	53.76	109.35	166.82	226.28	47
48	64.640	54.75	111.33	169.81	230.29	48
49	66.119	55.73	113.28	172.75	234.25	49
50	67.656	56.69	115.21	175.66	238.18	50
51	69.254	57.63	117.10	178.53	242.03	51
52	70.918	58.56	118.97	181.34	245.82	52
53	72.650	59.47	120.79	184.09	249.52	53
54	74.457	60.35	122.55	186.75	253.10	54
55	76.342	61.20	124.25	189.31	256.58	55
56	78.314	62.01	125.89	191.79	259.91	56
57	80.377	62.79	127.45	194.15	263.09	57
58	82.542	63.54	128.93	196.37	266.08	58
59	84.819	64.23	130.31	198.43	268.87	59
60	87.218	64.87	131.57	200.33	271.45	60
61	89.751	65.45	132.72	202.06	273.79	61
62	92.431	65.98	133.76	203.61	275.86	62
63	95.275	66.44	134.66	204.93	277.64	63
64	98.300	66.84	135.40	206.01	279.09	64
65	101.523	67.13	135.95	206.80	280.14	65

TEN-PREMIUM LIFE POLICIES.

Age at Issue.	Reserves at end of years stated.					Age at Issue.
	5	6	7	8	9	
20	175.30	214.35	254.85	296.85	340.43	20
21	178.23	217.93	259.10	301.81	346.12	21
22	181.24	221.61	263.49	306.92	351.98	22
23	184.35	225.42	268.01	312.18	358.02	23
24	187.56	229.33	272.66	317.61	364.24	24
25	190.85	233.36	277.45	323.19	370.64	25
26	194.24	237.51	282.39	328.94	377.23	26
27	197.74	241.78	287.46	334.85	384.02	27
28	201.34	246.17	292.68	340.93	391.00	28
29	205.03	250.69	298.05	347.19	398.17	29
30	208.83	255.33	303.57	353.61	405.53	30
31	212.73	260.10	309.24	360.21	413.10	31
32	216.74	265 00	315.05	366.98	420.86	32
33	220.85	270.02	321 02	373.92	428.83	33
34	225.06	275.16	327.13	381.04	437.00	34
35	229.38	280.43	333.39	388.34	445.37	35
36	233 79	285.82	339.80	395.81	453.94	36
37	238.31	291.34	346.36	403.44	462.70	37
38	242.93	296.99	353.06	411.24	471.64	38
39	247.65	302.75	359.90	419.20	480.76	39
40	252 46	308.62	366.86	427.30	490.04	40
41	257.37	314.59	373.94	435.53	499.46	41
42	262.35	320.66	381.13	443.86	509 00	42
43	267.39	326.79	388.38	452.28	518.65	43
44	272 49	332.98	395.69	460.77	528 39	44
45	277.61	339.18	403.03	469.31	538.21	45
46	282.72	345.39	410.39	477.88	548.07	46
47	287.83	351.60	417.75	486.46	557.96	47
48	292.89	357.77	425.08	495.03	567.87	48
49	297.91	363.89	432.37	503.57	577.77	49
50	302.88	369.95	439.59	512.05	587.64	50
51	307.77	375.93	446.73	520.47	597.46	51
52	312.57	381.81	453 78	528.79	607.21	52
53	317.27	387.57	460.69	536 98	616.86	53
54	321.83	393.18	467.45	545.02	626.37	54
55	326.25	398.62	474.02	552.88	635.74	55
56	330.50	403.86	480.38	560.54	644.92	56
57	334.55	408.88	486.50	567.96	653.90	57
58	338.38	413.65	492.36	575.09	662.62	58
59	341.96	418.13	497.89	581.92	671.07	59
60	345.28	422.29	503.08	588.39	679.20	60
61	348.29	426.10	507.88	594.47	686.98	61
62	350.98	429.53	512.25	600.13	694.39	62
63	353.29	432.51	516.16	605.30	701.39	63
64	355.18	435.01	519.52	609.97	707.98	64
65	356.60	436.96	522.31	614.10	714 17	65

FIFTEEN-PREMIUM LIFE POLICIES.

Age at Issue.	Net Premium.	Reserves at End of Years Stated.				Age at Issue.
		1	2	3	4	
20	28.335	21.55	43.87	66.99	90.95	20
21	28.752	21.93	44.65	68.19	92.58	21
22	29.183	22.33	45.46	69.43	94.27	22
23	29.629	22.74	46.30	70.71	96.00	23
24	30.089	23.17	47.17	72.03	97.79	24
25	30.565	23.61	48.06	73.39	99.63	25
26	31.057	24.05	48.97	74.78	101.52	26
27	31.566	24.52	49.91	76.22	103.46	27
28	32.093	25.00	50.88	77.69	105.47	28
29	32.638	25.49	51.88	79.21	107.53	29
30	33.202	25.99	52.91	80.78	109.64	30
31	33.785	26.51	53.97	82.38	111.81	31
32	34.390	27.05	55.04	84.03	114.04	32
33	35.016	27.59	56.15	85.72	116.33	33
34	35.665	28.15	57.30	87.46	118.68	34
35	36.337	28.74	58.47	89.24	121 08	35
36	37.035	29.32	59.67	91.05	123.53	36
37	37.760	29.94	60.89	92.91	126.03	37
38	38.513	30.55	62.14	94.81	128.60	38
39	39.295	31.19	63.42	96.76	131.23	39
40	40.110	31.83	64.74	98.75	133.92	40
41	40.959	32.50	66.09	100.81	136.67	41
42	41.845	33.19	67.48	102.89	139.47	42
43	42.771	33.89	68.88	105.01	142.30	43
44	43.740	34.60	70.31	107.15	145.16	44
45	44.755	35.33	71.75	109.32	148.04	45
46	45.821	36.05	73.21	111.48	150.90	46
47	46.940	36.79	74.67	113.64	153.73	47
48	48.117	37.52	76.10	115.76	156.53	48
49	49.356	38.23	77.50	117.84	159.27	49
50	50.659	38.93	78.89	119.89	161.98	50
51	52.032	39.63	80.26	121.92	164.63	51
52	53.480	40.32	81.61	123.90	167.24	52
53	55.010	41.00	82.93	125.85	169.77	53
54	56.629	41.66	84.23	127.74	172.24	54
55	58.346	42.31	85.49	129.58	174.64	55
56	60.170	42.94	86.72	131.38	176.95	56
57	62.111	43.57	87.93	133.12	179.17	57
58	64.183	44.19	89.10	134.79	181.30	58
59	66.398	44.78	90.23	136.38	183.31	59
60	68.770	45.35	91.30	137.90	185.21	60

FIFTEEN-PREMIUM LIFE POLICIES.

Age at Issue.	Reserves at end of years stated.					Age at Issue.
	5	6	7	8	9	
20	115.78	141.52	168.19	195.83	224.48	20
21	117.86	144.05	171.20	199.33	228.49	21
22	120.00	146.66	174.30	202.93	232.61	22
23	122.20	149.36	177.49	206.65	236.87	23
24	124.48	152.13	180.78	210.47	241.25	24
25	126.82	154.97	184.16	214.41	245.74	25
26	129.21	157.91	187.64	218.45	250.37	26
27	131.69	160.93	191.22	222.60	255.13	27
28	134.23	164.03	194.90	226.88	260.02	28
29	136.84	167.21	198.68	231.27	265.03	29
30	139.53	170.49	202.56	235.78	270.17	30
31	142.29	173.85	206.54	240.38	275.45	31
32	145.12	177.29	210.61	245.11	280.84	32
33	148.02	180.82	214.78	249.94	286.37	33
34	150.98	184.43	219.05	254.90	292.02	34
35	154.03	188.12	223.42	259.96	297.81	35
36	157.13	191.90	227.89	265.14	303.70	36
37	160.31	195.76	232.45	270.42	309.72	37
38	163.55	199.71	237.11	275.81	315.84	38
39	166.88	203.74	241.86	281.28	322.06	39
40	170.27	207.85	246.69	286.84	328.36	40
41	173.73	212.02	251.59	292.47	334.72	41
42	177.24	216.25	256.54	298.13	341.10	42
43	180.79	220.52	261.51	303.81	347.49	43
44	184.36	224.78	266.47	309.48	353.87	44
45	187.93	229.04	271.42	315.12	360.22	45
46	191.48	233.27	276.32	320.72	366.51	46
47	194.99	237.45	281.18	326.25	372.73	47
48	198.45	241.57	285.96	331.69	378.85	48
49	201.85	245.62	290.65	337.02	384.85	49
50	205.19	249.59	295.24	342.24	390.72	50
51	208.47	253.47	299.72	347.34	396.43	51
52	211.66	257.25	304.09	352.29	401.98	52
53	214.77	260.93	308.32	357.06	407.32	53
54	217.79	264.47	312.38	361.64	412.43	54
55	220.71	267.88	316.27	366.01	417.31	55
56	223.50	271.13	319.96	370.16	421.92	56
57	226.18	274.22	323.46	374.06	426.23	57
58	228.71	277.14	326.74	377.68	430.21	58
59	231.10	279.87	329.76	380.98	433.83	59
60	233.33	282.36	332.49	383.95	437.02	60

FIFTEEN-PREMIUM LIFE POLICIES.

Age at Issue.	Reserves at end of years stated.					Age at Issue.
	10	11	12	13	14	
20	254.17	284.96	316.88	349.97	384.29	20
21	258.71	290.04	322.53	356.21	391.13	21
22	263 38	295.28	328.34	362.62	398.17	22
23	268.19	300 66	334.32	369.22	405.41	23
24	273.14	306.20	340.48	376.01	412.86	24
25	278.23	311.90	346.80	382.99	420.51	25
26	283.46	317.75	353.30	390.15	428.37	26
27	288.84	323.77	359.97	397.51	436.43	27
28	294.36	329.94	366.82	405.06	444.71	28
29	300.02	336.27	373.84	412.80	453.19	29
30	305.82	342.76	381.04	420.73	461.89	30
31	311.77	349.41	388.43	428.87	470.80	31
32	317.86	356.22	395.97	437.18	479.91	32
33	324.09	363.19	403.69	445.68	489.21	33
34	330.48	370.31	411.58	454.35	498.70	34
35	336.99	377.58	419.62	463.19	508.37	35
36	343.63	384.98	427.80	472.18	518.18	36
37	350.39	392.51	436.12	481.30	528.13	37
38	357.27	400.15	444.54	490.53	538.20	38
39	364.24	407.88	453.06	499.85	548.37	39
40	371.28	415.68	461.64	509.25	558.63	40
41	378.38	423.53	470.28	518.71	568.96	41
42	385.50	431.41	478.94	528.20	579.34	42
43	392.62	439.30	487.62	537.71	589.74	43
44	399.73	447.16	496.27	547.21	600.15	44
45	406.81	454.99	504.89	556.68	610.54	45
46	413.82	462.75	513.44	566.09	620.90	46
47	420.74	470.42	521.91	575.42	631.19	47
48	427.56	477.98	530.26	584.65	641.39	48
49	434.25	485.39	538.47	593.73	651.47	49
50	440.79	492.65	546.51	602.66	661.42	50
51	447.16	499.72	554.36	611.40	671.21	51
52	453.33	506.58	561.99	619.92	680.79	52
53	459.28	513.19	569.37	628.19	690.15	53
54	464.97	519.54	576.45	636.17	699.26	54
55	470.40	525.57	583.22	643.84	708.07	55
56	475.51	531.26	589.62	651.14	716.56	56
57	480.28	536.58	595.62	658.06	724.71	57
58	484.67	541.48	601.19	664.54	732.48	58
59	488.64	545.91	606.27	670.56	739.89	59
60	492.14	549.83	610.82	676.10	746.92	60

TWENTY-PREMIUM LIFE POLICIES.

Age at Issue.	Net Premium.	Reserves at end of years stated.				Age at Issue.
		1	2	3	4	
20	23.131	16.15	32.86	50.16	68.07	20
21	23.477	16.46	33.49	51.12	69.38	21
22	23.833	16.78	34.14	52.12	70.74	22
23	24.203	17.11	34.82	53.15	72.13	23
24	24.585	17.45	35.52	54.22	73.57	24
25	24.980	17.81	36.24	55.31	75.06	25
26	25.391	18.17	36.97	56.44	76.58	26
27	25.815	18.55	37.74	57.60	78.15	27
28	26.256	18.94	38.52	58.79	79.77	28
29	26.713	19.33	39.33	60.02	81.43	29
30	27.186	19.74	40.17	61.30	83.14	30
31	27.678	20.17	41.03	62.60	84.90	31
32	28.189	20.61	41.91	63.93	86.71	32
33	28.721	21.05	42.81	65.32	88.57	33
34	29.274	21.51	43.75	66.74	90.49	34
35	29.850	22.00	44.72	68.20	92.46	35
36	30.452	22.48	45.71	69.69	94.47	36
37	31.080	22.99	46.72	71.23	96.53	37
38	31.736	23.50	47.77	72.81	98.66	38
39	32.423	24.04	48.84	74.44	100.85	39
40	33.143	24.58	49.95	76.11	103.10	40
41	33.898	25.16	51.10	77.85	105.42	41
42	34.693	25.75	52.29	79.62	107.78	42
43	35.531	26.36	53.50	81.44	110.20	43
44	36.416	26.97	54.74	83.29	112.65	44
45	37.350	27.62	56.00	85.17	115.13	45
46	38.341	28.26	57.28	87.07	117.61	46
47	39.391	28.92	58.58	88.97	120.09	47
48	40.506	29.58	59.87	90.86	122.55	48
49	41.692	30.23	61.15	92.73	124.99	49
50	42.954	30.89	62.42	94.61	127.43	50
51	44.297	31.54	63.71	96.49	129.87	51
52	45.730	32.21	65.01	98.37	132.31	52
53	47.261	32.88	66.31	100.27	134.75	53
54	48.900	33.56	67.61	102.16	137.18	54
55	50.656	34.24	68.93	104.06	139.62	55

TWENTY-PREMIUM LIFE POLICIES.

Age at Issue.	Reserves at end of years stated.					Age at Issue.
	5	6	7	8	9	
20	86.62	105.84	125.73	146.33	167.67	20
21	88.29	107.87	128.14	149.13	170.87	21
22	90.01	109.96	130.63	152.02	174.17	22
23	91.78	112.13	133.19	154.99	177.57	23
24	93.61	114.35	135.82	158.05	181.07	24
25	95.49	116.64	138.54	161.21	184.66	25
26	97.42	119.00	141.33	164.44	188.36	26
27	99.42	121.43	144.20	167.77	192.16	27
28	101.47	123.92	147.15	171.19	196.06	28
29	103.57	126.48	150.19	174.70	200.07	29
30	105.74	129.13	153.31	178.32	204.18	30
31	107.98	131.83	156.51	182.02	208.40	31
32	110.26	134.62	159.79	185.81	212.71	32
33	112.62	137.47	163.15	189.69	217.13	33
34	115.03	140.40	166.60	193.68	221.66	34
35	117.52	143.40	170.14	197.77	226.31	35
36	120.05	146.48	173.76	201.95	231.05	36
37	122.66	149.64	177.49	206.23	235.90	37
38	125.34	152.88	181.29	210.60	240.83	38
39	128.10	156.20	185.19	215.06	245.86	39
40	130.92	159.60	189.16	219.60	250.96	40
41	133.82	163.08	193.20	224.21	256.10	41
42	136.77	166.61	197.30	228.85	261.27	42
43	139.78	170.19	201.42	233.50	266.43	43
44	142.81	173.77	205.55	238.15	271.59	44
45	145.86	177.37	209.67	242.78	276.72	45
46	148.90	180.95	213.77	247.38	281.80	46
47	151.93	184.51	217.85	251.94	286.83	47
48	154.94	188.05	221.87	256.44	291.78	48
49	157.93	191.55	225.86	260.88	296.64	49
50	160.90	195.02	229.80	265.26	301.44	50
51	163.87	198.47	233.70	269.59	306.15	51
52	166.82	201.90	237.57	273.85	310.77	52
53	169.76	205.30	241.39	278.04	315.28	53
54	172.69	208.67	245.15	282.14	319.69	54
55	175.61	212.02	248.86	286.17	323.99	55

TWENTY-PREMIUM LIFE POLICIES.

Age at Issue.	Reserves at end of years stated.					Age at Issue.
	10	11	12	13	14	
20	189.76	212.64	236.35	260.90	286.33	20
21	193.38	216.69	240.84	265.85	291.75	21
22	197.11	220.86	245.46	270.93	297.32	22
23	200.95	225.15	250.21	276.17	303.05	23
24	204.89	229.56	255.10	281.55	308.93	24
25	208.95	234.09	260.12	287.07	314.97	25
26	213.12	238.75	265.28	292.73	321.16	26
27	217.40	243.53	270.56	298.55	327.51	27
28	221.80	248.43	275.99	304.50	334.01	28
29	226.31	253.46	281.54	310.60	340.67	29
30	230.94	258.61	287.23	316.85	347.49	30
31	235.67	263.88	293.06	323.24	354.46	31
32	240.52	269.28	299.02	329.77	361.57	32
33	245.49	274.81	305.11	336.44	368.82	33
34	250.58	280.46	311.34	343.24	376.20	34
35	255.78	286.24	317.68	350.16	383.70	35
36	261.10	292.11	324.13	357.18	391.28	36
37	266.51	298.09	330.67	364.27	398.93	37
38	272.01	304.15	337.28	371.42	406.63	38
39	277.60	310.28	343.94	378.62	414.36	39
40	283.23	316.44	350.63	385.84	422.11	40
41	288.90	322.63	357.34	393.06	429.85	41
42	294.58	328.82	364.03	400.26	437.55	42
43	300.26	335.00	370.70	407.41	445.20	43
44	305.91	341.13	377.31	414.49	452.76	44
45	311.52	347.21	383.84	421.49	460.22	45
46	317.06	353.20	390.28	428.37	467.55	46
47	322.53	359.11	396.62	435.12	474.73	47
48	327.91	364.90	402.81	441.71	481.72	48
49	333.19	370.57	408.85	448.12	488.50	49
50	338.37	376.11	414.73	454.34	495.08	50
51	343.43	381.50	420.43	460.36	501.41	51
52	348.37	386.74	425.96	466.15	507.47	52
53	353.18	391.81	431.27	471.69	513.25	53
54	357.85	396.71	436.36	476.95	518.70	54
55	362.37	401.39	441.19	481.92	523.79	55

TWENTY-PREMIUM LIFE POLICIES.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	15	16	17	18	19	
20	312.68	339.98	368.26	397.57	427.94	20
21	318.58	346.38	375.18	405.02	435.95	21
22	324.65	352.97	382.29	412.68	444.16	22
23	330.89	359.72	389.59	420.53	452.60	23
24	337.29	366.66	397.08	428.59	461.25	24
25	343.86	373.77	404.76	436.85	470.12	25
26	350.59	381.06	412.62	445.32	479.19	26
27	357.49	388.54	420.69	453.99	488.49	27
28	364.56	396.19	428.93	462.85	497.97	28
29	371.80	404.01	437.36	471.89	507.65	29
30	379.19	412.01	445.97	481.12	517.52	30
31	386.75	420.16	454.73	490.51	527.54	31
32	394.45	428.46	463.64	500.03	537.70	32
33	402.30	436.90	472.68	509.69	547.99	33
34	410.27	445.46	481.83	519.45	558.39	34
35	418.33	454.11	491.07	529.31	568.89	35
36	426.48	462.83	500.39	539.24	579.47	36
37	434.69	471.61	509.76	549.23	590.10	37
38	442.94	480.43	519.17	559.25	600.77	38
39	451.23	489.27	528.59	569.28	611.47	39
40	459.51	498.11	538.00	579.31	622.16	40
41	467.78	506.92	547.39	589.30	632.82	41
42	475.99	515.68	556.71	599.24	643.44	42
43	484.15	524.36	565.96	609.10	653.97	43
44	492.20	532.93	575.09	618.84	664.41	44
45	500.15	541.38	584.08	628.45	674.73	45
46	507.94	549.66	592.90	637.89	684.90	46
47	515.55	557.75	601.53	647.14	694.88	47
48	522.96	565.63	609.94	656.16	704.66	48
49	530.15	573.27	618.08	664.92	714.19	49
50	537.10	580.63	625.94	673.40	723.46	50
51	543.77	587.69	633.48	681.55	732.44	51
52	550.14	594.42	640.67	689.36	741.09	52
53	556.18	600.78	647.47	696.78	749.41	53
54	561.84	606.74	653.85	703.79	757.38	54
55	567.10	612.25	659.78	710.39	765.04	55

TWENTY-FIVE PREMIUM LIFE POLICIES.

Age at Issue.	Net Premium.	Reserves at end of years stated.				Age at Issue.
		1	2	3	4	
20	20.097	13.00	26.44	40.35	54.73	20
21	20.403	13.26	26.98	41.18	55.86	21
22	20.718	13.54	27.55	42.04	57.04	22
23	21.046	13.83	28.14	42.94	58.25	23
24	21.385	14.13	28.75	43.86	59.49	24
25	21.737	14.44	29.37	44.81	60.79	25
26	22.103	14.76	30.01	45.80	62.11	26
27	22.483	15.08	30.68	46.81	63.48	27
28	22.878	15.43	31.37	47.85	64.90	28
29	23.290	15.78	32.08	48.94	66.36	29
30	23.718	16.14	32.82	50.06	67.86	30
31	24.165	16.52	33.59	51.21	69.42	31
32	24.631	16.91	34.37	52.40	71.03	32
33	25.119	17.30	35.18	53.64	72.69	33
34	25.628	17.72	36.03	54.92	74.41	34
35	26.163	18.16	36.90	56.24	76.19	35
36	26.724	18.61	37.80	57.60	78.01	36
37	27.313	19.07	38.73	59.01	79.90	37
38	27.933	19.55	39.70	60.46	81.85	38
39	28.586	20.05	40.70	61.98	83.89	39
40	29.276	20.56	41.74	63.55	86.00	40
41	30.005	21.11	42.83	65.19	88.18	41
42	30.778	21.67	43.97	66.89	90.44	42
43	31.599	22.26	45.14	68.64	92.76	43
44	32.473	22.87	46.35	70.45	95.15	44
45	33.404	23.51	47.61	72.31	97.59	45
46	34.398	24.15	48.89	74.20	100.06	46
47	35.460	24.82	50.21	76.13	102.57	47
48	36.598	25.51	51.54	78.07	105.10	48
49	37.816	26.19	52.87	80.03	107.65	49
50	39.122	26.88	54.24	82.03	110.26	50

TWENTY-FIVE PREMIUM LIFE POLICIES.

Age at Issue.	Reserves at end of years stated.					Age at Issue.
	5	6	7	8	9	
20	69.62	85.03	100.98	117.47	134.54	20
21	71.06	86.78	103.05	119.88	137.29	21
22	72.55	88.59	105.20	122.37	140.13	22
23	74.08	90.46	107.41	124.93	143.06	23
24	75.67	92.39	109.68	127.58	146.08	24
25	77.30	94.37	112.04	130.30	149.18	25
26	78.98	96.42	114.46	133.10	152.37	26
27	80.72	98.54	116.95	135.99	155.67	27
28	82.51	100.71	119.52	138.97	159.06	28
29	84.35	102.95	122.18	142.03	162.55	29
30	86.26	105.27	124.91	145.19	166.13	30
31	88.24	107.66	127.73	148.44	169.82	31
32	90.26	110.13	130.62	151.78	173.61	32
33	92.36	112.66	133.60	155.21	177.51	33
34	94.53	115.28	136.68	158.76	181.52	34
35	96.76	117.97	139.85	162.41	185.66	35
36	99.05	120.75	143.11	166.16	189.90	36
37	101.44	123.63	146.49	170.03	194.27	37
38	103.89	126.60	149.96	174.01	198.74	38
39	106.45	129.66	153.55	178.09	203.32	39
40	109.08	132.83	157.22	182.28	208.00	40
41	111.82	136.09	161.01	186.57	212.75	41
42	114.62	139.43	164.87	190.91	217.56	42
43	117.50	142.85	168.79	195.31	222.41	43
44	120.45	146.32	172.76	199.75	227.30	44
45	123.44	149.83	176.76	204.23	232.22	45
46	126.46	153.37	180.80	208.73	237.15	46
47	129.51	156.95	184.87	213.25	242.10	47
48	132.60	160.56	188.96	217.80	247.06	48
49	135.72	164.20	193.09	222.37	252.03	49
50	138.88	167.89	197.26	226.98	257.04	50

TWENTY-FIVE PREMIUM LIFE POLICIES.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	10	11	12	13	14	
20	152.21	170.48	189.40	208.97	229.22	20
21	155.31	173.95	193.24	213.20	233.84	21
22	158.52	177.53	197.20	217.54	238.60	22
23	161.82	181.21	201.27	222.03	243.49	23
24	165.21	185.00	205.46	226.63	248.51	24
25	168.71	188.90	209.78	231.36	253.67	25
26	172.31	192.91	214.20	236.21	258.96	26
27	176.01	197.03	218.75	241.20	264.39	27
28	179.82	201.27	223.42	246.31	269.96	28
29	183.73	205.62	228.21	251.56	275.67	29
30	187.76	210.08	233.14	256.95	281.53	30
31	191.89	214.68	238.20	262.48	287.52	31
32	196.14	219.39	243.39	268.13	293.66	32
33	200.51	224.24	248.70	273.93	299.92	33
34	205.01	229.21	254.15	279.85	306.32	34
35	209.62	234.31	259.73	285.90	312.82	35
36	214.35	239.52	265.41	292.04	319.41	36
37	219.20	244.85	271.21	298.28	326.07	37
38	224.16	250.28	277.08	304.58	332.79	38
39	229.22	255.79	283.02	310.94	339.55	39
40	234.36	261.36	289.02	317.34	346.34	40
41	239.56	266.99	295.06	323.77	353.14	41
42	244.81	272.66	301.13	330.21	359.93	42
43	250.09	278.36	307.20	336.65	366.70	43
44	255.40	284.06	313.27	343.06	373.43	44
45	260.73	289.77	319.33	349.44	380.11	45
46	266.06	295.46	325.37	355.78	386.72	46
47	271.40	301.16	331.38	362.08	393.27	47
48	276.74	306.84	337.36	368.31	399.72	48
49	282.08	312.50	343.29	374.48	406.08	49
50	287.44	318.15	349.20	380.59	412.35	50

TWENTY-FIVE PREMIUM LIFE POLICIES.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	15	16	17	18	19	
20	250.18	271.87	294.31	317.54	341.57	20
21	255.21	277.31	300.18	323.84	348.32	21
22	260.37	282.90	306.20	330.31	355.24	22
23	265.69	288.64	312.39	336.94	362.35	23
24	271.14	294.54	318.72	343.75	369.62	24
25	276.73	300.57	325.23	350.72	377.08	25
26	282.47	306.77	331.89	357.86	384.70	26
27	288.35	313.12	338.71	365.16	392.49	27
28	294.39	319.63	345.69	372.63	400.44	28
29	300.57	326.28	352.83	380.24	408.54	29
30	306.90	333.09	360.11	388.00	416.78	30
31	313.37	340.04	367.54	395.89	425.13	31
32	319.98	347.11	375.08	403.89	433.57	32
33	326.71	354.31	382.72	411.97	442.09	33
34	333.57	361.61	390.45	420.13	450.68	34
35	340.51	368.98	398.25	428.34	459.31	35
36	347.53	376.41	406.09	436.59	467.96	36
37	354.60	383.89	413.97	444.86	476.62	37
38	361.72	391.40	421.86	453.13	485.25	38
39	368.87	398.92	429.74	461.37	493.85	39
40	376.03	406.44	437.60	469.57	502.40	40
41	383.18	413.93	445.42	477.71	510.85	41
42	390.31	421.37	453.17	485.76	519.20	42
43	397.39	428.76	460.84	493.70	527.41	43
44	404.42	436.06	468.39	501.50	535.45	44
45	411.37	443.26	475.82	509.14	543.32	45
46	418.23	450.33	483.09	516.61	550.98	46
47	424.98	457.27	490.21	523.89	558.41	47
48	431.62	464.07	497.15	530.94	565.57	48
49	438.14	470.72	503.88	537.75	572.46	49
50	444.54	477.19	510.40	544.30	579.03	50

TWENTY-FIVE PREMIUM LIFE POLICIES.

Age at Issue.	Reserves at end of years stated.					Age at Issue.
	20	21	22	23	24	
20	366.47	392.19	418.84	446.43	475.00	20
21	373.65	399.87	427.01	455.10	484.18	21
22	381.05	407.75	435.38	463.98	493.58	22
23	388.62	415.82	443.95	473.06	503.18	23
24	396.39	424.07	452.71	482.33	512.98	24
25	404.33	432.51	461.65	491.79	522.97	25
26	412.44	441.12	470.77	501.42	533.11	26
27	420.72	449.90	480.05	511.21	543.41	27
28	429.16	458.83	489.47	521.12	553.83	28
29	437.76	467.90	499.02	531.16	564.38	29
30	446.45	477.07	508.67	541.30	575.03	30
31	455.26	486.34	518.41	551.53	585.76	31
32	464.16	495.69	528.22	561.82	596.55	32
33	473.12	505.10	538.09	572.16	607.39	33
34	482.14	514.56	548.00	582.53	618.26	34
35	491.19	524.03	557.91	592.91	629.14	35
36	500.24	533.50	567.81	603.27	640.00	36
37	509.29	542.95	577.69	613.60	650.82	37
38	518.31	552.36	587.50	623.86	661.57	38
39	527.27	561.70	597.24	634.03	672.24	39
40	536.16	570.94	606.87	644.09	682.81	40
41	544.94	580.06	616.37	654.02	693.23	41
42	553.58	589.03	625.70	663.78	703.49	42
43	562.07	597.83	634.85	673.33	713.56	43
44	570.38	606.43	643.77	682.66	723.41	44
45	578.48	614.79	652.44	691.74	733.01	45
46	586.34	622.88	660.83	700.52	742.34	46
47	593.94	630.68	668.91	708.98	751.36	47
48	601.24	638.15	676.64	717.10	760.07	48
49	608.21	645.27	683.99	724.84	768.47	49
50	614.83	652.00	690.94	732.22	776.57	50

ANNUAL PREMIUM LIFE POLICIES.

Age at Issue.	Net Premium.	Reserves at end of years stated. 1	2	3	4	Age at Issue.
20	14.407	7.09	14.40	21.94	29.71	20
21	14.718	7.36	14.95	22.79	30.86	21
22	15.043	7.65	15.54	23.68	32.07	22
23	15.383	7.95	16.15	24.61	33.34	23
24	15.740	8.27	16.80	25.59	34.66	24
25	16.114	8.60	17.47	26.61	36.04	25
26	16.506	8.94	18.17	27.68	37.48	26
27	16.918	9.31	18.19	28.79	38.98	27
28	17.351	9.69	19.67	29.95	40.56	28
29	17.805	10.08	20.47	31.17	42.20	29
30	18.283	10.49	21.31	32.45	43.92	30
31	18.786	10.93	22.19	33.78	45.72	31
32	19.315	11.39	23.11	35.17	47.60	32
33	19.873	11.85	24.06	36.63	49.56	33
34	20.461	12.35	25.08	38.16	51.62	34
35	21.081	12.88	26.13	39.76	53.77	35
36	21.736	13.42	27.23	41.42	56.00	36
37	22.428	14.00	28.38	43.16	58.33	37
38	23.160	14.58	29.57	44.96	60.77	38
39	23.934	15.21	30.83	46.87	63.32	39
40	24.754	15.86	32.14	48.85	65.99	40
41	25.622	16.55	33.53	50.94	68.78	41
42	26.543	17.26	34.97	53.11	71.68	42
43	27.521	18.02	36.47	55.37	74.68	43
44	28.561	18.79	38.03	57.70	77.78	44
45	29.665	19.61	39.65	60.12	80.98	45
46	30.841	20.44	41.32	62.60	84.24	46
47	32.093	21.31	43.03	65.13	87.56	47
48	33.426	22.20	44.77	67.70	90.94	48
49	34.846	23.09	46.53	70.30	94.36	49
50	36.358	24.00	48.33	72.96	97.86	50
51	37.968	24.93	50.17	75.68	101.43	51
52	39.683	25.88	52.05	78.45	105.06	52
53	41.511	26.86	53.97	81.28	108.75	53
54	43.461	27.85	55.92	84.15	112.51	54
55	45.541	28.87	57.91	87.08	116.33	55
56	47.761	29.90	59.94	90.06	120.21	56
57	50.131	30.96	62.01	93.09	124.13	57
58	52.663	32.04	64.11	96.15	128.10	58
59	55.371	33.13	66.23	99.24	132.09	59
60	58.266	34.23	68.37	102.35	136.11	60
61	61.364	35.35	70.53	105.48	140.15	61
62	64.680	36.47	72.71	108.64	144.18	62
63	68.230	37.61	74.90	111.79	148.19	63
64	72.035	38.75	77.07	114.90	152.14	64
65	76.113	39.87	79.22	117.96	156.01	65
66	80.483	40.98	81.34	120.96	159.80	66
67	85.167	42.08	83.40	123.89	163.47	67
68	90.187	43.13	85.41	126.72	167.06	68
69	95.566	44.18	87.36	129.51	170.68	69
70	101.329	45.18	89.28	132.35	174.50	70

ANNUAL PREMIUM LIFE POLICIES.

Age at Issue.	Reserves at end of years stated.					Age at Issue.
	5	6	7	8	9	
20	37.73	46.01	54.54	63.34	72.41	20
21	39.20	47.79	56.65	65.79	75.21	21
22	40.73	49.66	58.86	68.35	78.12	22
23	42.33	51.61	61.17	71.02	81.17	23
24	44.01	53.64	63.57	73.81	84.36	24
25	45.76	55.77	66.09	76.72	87.67	25
26	47.58	57.99	68.71	79.75	91.12	26
27	49.49	60.31	71.45	82.92	94.73	27
28	51.48	62.73	74.31	86.23	98.50	28
29	53.56	65.25	77.29	89.68	102.42	29
30	55.73	67.90	80.41	93.28	106.50	30
31	58.01	70.66	83.67	97.03	110.76	31
32	60.39	73.54	87.05	100.94	115.19	32
33	62.87	76.53	90.58	105.00	119.81	33
34	65.46	79.67	94.27	109.25	124.63	34
35	68.16	82.94	98.11	113.68	129.65	35
36	70.97	86.34	102.12	118.29	134.86	36
37	73.91	89.90	106.30	123.09	140.29	37
38	76.98	93.61	110.65	128.09	145.91	38
39	80.20	97.48	115.18	133.27	151.74	39
40	83.54	101.52	119.88	138.64	157.76	40
41	87.04	105.70	124.76	144.19	163.95	41
42	90.65	110.03	129.79	149.88	170.28	42
43	94.40	114.50	134.94	155.70	176.75	43
44	98.25	119.07	140.21	161.64	183.34	44
45	102.20	123.74	145.59	167.70	190.06	45
46	106.21	128.50	151.05	173.86	196.87	46
47	110.31	133.34	156.62	180.11	203.78	47
48	114.47	138.25	162.26	186.44	210.77	48
49	118.69	143.24	167.98	192.86	217.85	49
50	122.99	148.31	173.78	199.36	225.01	50
51	127.37	153.47	179.67	205.96	232.27	51
52	131.82	158.70	185.66	212.64	239.59	52
53	136.35	164.02	191.72	219.39	246.98	53
54	140.95	169.41	197.84	226.19	254.42	54
55	145.61	174.86	204.02	233.05	261.90	55
56	150.33	180.36	210.25	239.95	269.41	56
57	155.09	185.91	216.52	246.89	276.91	57
58	159.90	191.49	222.82	253.81	284.39	58
59	164.73	197.10	229.11	260.70	291.81	59
60	169.58	202.69	235.37	267.54	299.13	60
61	174.43	208.26	241.58	274.29	306.35	61
62	179.25	213.79	247.70	280.94	313.42	62
63	184.03	219.23	253.72	287.43	320.35	63
64	188.71	224.55	259.59	293.78	327.18	64
65	193.29	229.74	265.31	300.06	334.07	65
66	197.75	234.81	271.00	306.41	341.17	66
67	202.11	239.84	276.78	313.01	348.66	67
68	206.45	245.01	282.83	320.05	356.73	68
69	210.97	250.51	289.39	327.73	365.53	69
70	215.86	256.55	296.66	336.20	375.16	70

ANNUAL PREMIUM LIFE POLICIES.

Age at Issue.	Reserves at end of years stated.					Age at Issue.
	10	11	12	13	14	
20	81.76	91.40	101.33	111.56	122.09	20
21	84.91	94.91	105.22	115.83	126.75	21
22	88.20	98.58	109.27	120.27	131.61	22
23	91.64	102.40	113.49	124.91	136.66	23
24	95.21	106.39	117.90	129.74	141.92	24
25	98.94	110.55	122.49	134.77	147.39	25
26	102.83	114.87	127.26	139.99	153.07	26
27	106.88	119.38	132.23	145.43	158.98	27
28	111.11	124.08	137.40	151.08	165.13	28
29	115.51	128.96	142.78	156.96	171.52	29
30	120.10	134.05	148.38	163.08	178.16	30
31	124.87	139.35	154.21	169.45	185.05	31
32	129.83	144.86	160.27	176.05	192.20	32
33	135.01	150.60	166.56	182.90	199.60	33
34	140.40	156.56	173.10	190.00	207.26	34
35	146.01	162.76	179.87	197.35	215.16	35
36	151.83	169.17	186.87	204.92	223.28	36
37	157.86	175.81	194.10	212.71	231.60	37
38	164.11	182.67	201.54	220.70	240.12	38
39	170.57	189.72	209.16	228.88	248.84	39
40	177.20	196.95	216.97	237.23	257.72	40
41	184.01	204.35	224.94	245.76	266.77	41
42	190.96	211.90	233.07	254.44	275.96	42
43	198.06	219.60	241.34	263.24	285.27	43
44	205.28	227.42	249.72	272.16	294.69	44
45	212.62	235.35	258.22	281.18	304.22	45
46	220.06	243.38	266.80	290.30	313.81	46
47	227.59	251.50	275.49	299.49	323.47	47
48	235.21	259.71	284.24	308.74	333.18	48
49	242.91	267.99	293.05	318.04	342.91	49
50	250.69	276.34	301.92	327.38	352.68	50
51	258.55	284.76	310.84	336.76	362.46	51
52	266.47	293.22	319.80	346.16	372.23	52
53	274.44	301.73	328.79	355.55	381.96	53
54	282.46	310.26	337.76	364.90	391.62	54
55	290.50	318.79	346.70	374.19	401.19	55
56	298.53	327.28	355.59	383.38	410.62	56
57	306.54	335.72	364.38	392.46	419.90	57
58	314.50	344.07	373.05	401.37	429.02	58
59	322.36	352.29	381.55	410.12	438.02	59
60	330.10	360.36	389.90	418.76	447.00	60
61	337.69	368.28	398.16	427.39	456.09	61
62	345.13	376.10	406.41	436.16	465.41	62
63	352.49	383.95	414.81	445.18	475.11	63
64	359.87	391.95	423.49	454.59	485.26	64
65	367.43	400.25	432.61	464.51	495.93	65
66	375.35	409.05	442.27	475.00	507.24	66
67	383.79	418.44	452.57	486.18	519.00	67
68	392.89	428.52	463.61	497.87	531.37	68
69	402.76	439.43	475.24	510.25	544.62	69
70	413.52	450.98	487.61	523.57	559.21	70

ANNUAL PREMIUM LIFE POLICIES.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	15	16	17	18	19	
20	132.94	144.11	155.60	167.42	179.56	20
21	138.00	149.57	161.47	173.70	186.27	21
22	143.26	155.25	167.57	180.23	193.23	22
23	148.74	161.16	173.92	187.02	200.47	23
24	154.44	167.30	180.50	194.06	207.98	24
25	160.36	173.67	187.34	201.37	215.77	25
26	166.50	180.29	194.44	208.96	223.83	26
27	172.90	187.18	201.82	216.82	232.18	27
28	179.54	194.32	209.47	224.97	240.81	28
29	186.44	201.73	217.39	233.38	249.72	29
30	193.61	209.42	225.58	242.08	258.90	30
31	201.04	217.37	234.05	251.05	268.34	31
32	208.72	225.58	242.77	260.25	278.00	32
33	216.66	234.05	251.73	269.69	287.90	33
34	224.86	242.76	260.93	279.35	298.00	34
35	233.28	251.68	270.34	289.22	308.32	35
36	241.92	260.82	279.95	299.29	318.81	36
37	250.76	270.15	289.76	309.54	329.48	37
38	259.79	279.68	299.74	319.96	340.29	38
39	269.02	289.38	309.89	330.53	351.26	39
40	278.40	299.23	320.19	341.24	362.34	40
41	287.94	309.24	330.62	352.07	373.54	41
42	297.61	319.36	341.17	362.99	384.80	42
43	307.40	329.59	351.80	374.00	396.12	43
44	317.29	339.91	362.51	385.04	407.47	44
45	327.27	350.30	373.26	396.12	418.83	45
46	337.30	360.73	384.04	407.21	430.18	46
47	347.39	371.19	394.84	418.29	441.48	47
48	357.49	381.66	405.62	429.32	452.70	48
49	367.62	392.13	416.36	440.28	463.83	49
50	377.76	402.57	427.05	451.16	474.84	50
51	387.88	412.97	437.67	461.92	485.69	51
52	397.96	423.29	448.17	472.55	496.37	52
53	407.97	433.50	458.53	482.99	506.87	53
54	417.87	443.58	468.72	493.26	517.22	54
55	427.64	453.50	478.74	503.39	527.52	55
56	437.25	463.24	488.63	513.47	537.85	56
57	446.70	472.86	498.48	523.60	548.32	57
58	456.02	482.45	508.38	533.89	559.04	58
59	465.32	492.11	518.46	544.44	570.05	59
60	474.71	501.96	528.83	555.32	581.42	60
61	484.30	512.13	539.56	566.58	593.19	61
62	494.25	522.68	550.70	578.28	605.22	62
63	504.62	533.69	562.32	590.28	617.61	63
64	515.47	545.22	574.27	602.67	630.55	64
65	526.88	557.10	586.65	615.66	644.41	65
66	538.71	569.49	599.70	629.64	659.45	66
67	551.09	582.59	613.82	644.90	675.54	67
68	564.26	596.85	629.30	661.29	692.26	68
69	578.68	612.59	646.02	678.39	708 99	69
70	594.68	629.66	663.52	695.54	725.66	70

ANNUAL PREMIUM LIFE POLICIES.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	20	21	22	23	24	
20	192.04	204.85	218.01	231.51	245.36	20
21	199.17	212.43	226.02	239.97	254.25	21
22	206.59	220.28	234.33	248.72	263.45	22
23	214.27	228.43	242.93	257.78	272.95	23
24	222.25	236.86	251.83	267.12	282.74	24
25	230.50	245.59	261.01	276.76	292.81	25
26	239.05	254.60	270.49	286.68	303.15	26
27	247.88	263.90	280.24	296.86	313.73	27
28	256.99	273.48	290.26	307.29	324.56	28
29	266.38	283.31	300.51	317.95	335.60	29
30	276.02	293.39	311.01	328.84	346.87	30
31	285.90	303.70	321.72	339.94	358.33	31
32	296.00	314.22	332.65	351.23	369.97	32
33	306.33	324.96	343.76	362.71	381.77	33
34	316.86	335.89	355.06	374.35	393.72	34
35	327.58	347.00	366.52	386.14	405.81	35
36	338.48	358.26	378.13	398.05	418.00	36
37	349.53	369.67	389.86	410.08	430.27	37
38	360.72	381.20	401.70	422.19	442.61	38
39	372.04	392.85	413.63	434.36	454.99	39
40	383.47	404.58	425.62	446.57	467.38	40
41	394.98	416.37	437.65	458.80	479.78	41
42	406.55	428.19	449.70	471.02	492.11	42
43	418.14	440.03	461.73	483.19	504.37	43
44	429.75	451.85	473.70	495.27	516.51	44
45	441.35	463.62	485.61	507.25	528.51	45
46	452.90	475.32	497.39	519.08	540.32	46
47	464.37	486.91	509.04	530.73	551.93	47
48	475.73	498.35	520.51	542.17	563.32	48
49	486.96	509.63	531.78	553.40	574.53	49
50	498.04	520.71	542.85	564.47	585.63	50
51	508.93	531.61	553.76	575.44	596.71	51
52	519.63	542.35	564.59	586.40	607.86	52
53	530.19	553.02	575.41	597.44	619.16	53
54	540.68	563.69	586.33	608.65	630.65	54
55	551.19	574.48	597.43	620.07	642.37	55
56	561.83	585.47	608.77	631.73	654.34	56
57	572.69	596.71	620.38	643.69	666.45	57
58	583.83	608.25	632.31	655.79	678.76	58
59	595.28	620.13	644.40	668.12	691.41	59
60	607.12	632.21	656.75	680.84	704.71	60
61	619.17	644.58	669.52	694.24	718.85	61
62	631.56	657.42	683.04	708.55	733.70	62
63	644.45	671.04	697.52	723.62	748.89	63
64	658.19	685.70	712.82	739.08	763.90	64
65	673.03	701.24	728.56	754.39	778.69	65
66	688.84	717.29	744.19	769.50	793.89	66
67	705.21	733.26	759.65	785.08	809.99	67
68	721.54	749.09	775.64	801.65	825.87	68
69	737.78	765.53	792.70	818.02	838.66	69
70	754.69	783.12	809.61	831.21	851.45	70

ANNUAL PREMIUM LIFE POLICIES.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	25	26	27	28	29	
20	259.54	274.06	288.90	304.05	319.50	20
21	268.87	283.82	299.08	314.64	330.47	21
22	278.51	293.89	309.56	325.50	341.69	22
23	288.44	304.24	320.30	336.61	353.15	23
24	298.66	314.85	331.30	347.97	364.84	24
25	309.14	325.72	342.53	359.55	376.75	25
26	319.87	336.83	353.99	371.34	388.86	26
27	330.84	348.16	365.67	383.34	401.14	27
28	342.04	359.71	377.55	395.52	413.60	28
29	353.45	371.46	389.61	407.86	426.19	29
30	365.06	383.39	401.83	420.35	438.92	30
31	376.85	395.49	414.20	432.97	451.76	31
32	388.81	407.73	426.71	445.70	464.68	32
33	400.91	420.10	439.32	458.51	477.65	33
34	413.15	432.59	452.01	471.38	490.66	34
35	425.49	445.16	464.77	484.29	503.69	35
36	437.92	457.79	477.56	497.21	516.69	36
37	450.41	470.45	490.37	510.12	529.65	37
38	462.94	483.14	503.17	522.97	542.52	38
39	475.49	495.81	515.91	535.75	555.29	39
40	488.02	508.44	528.58	548.42	567.90	40
41	500.52	520.98	541.14	560.93	580.33	41
42	512.92	533.42	553.55	573.27	592.55	42
43	525.22	545.70	565.77	585.39	604.54	43
44	537.37	557.80	577.78	597.28	616.33	44
45	549.34	569.69	589.57	608.98	627.98	45
46	561.09	581.36	601.16	620.54	639.55	46
47	572.62	592.84	612.62	632.03	651.12	47
48	583.97	604.18	624.01	643.52	662.75	48
49	595.20	615.48	635.43	655.10	674.49	49
50	606.39	626.81	646.95	666.80	686.35	50
51	617.64	638.27	658.60	678.64	698.37	51
52	629.02	649.88	670.42	690.66	710.42	52
53	640.57	661.67	682.44	702.72	722.56	53
54	652.33	673.67	694.52	714.90	734.91	54
55	664.32	685.76	706.73	727.31	747.71	55
56	676.42	698.01	719.20	740.21	761.11	56
57	688.70	710.55	732.20	753.75	775.00	57
58	701.30	723.64	745.89	767.81	789.04	58
59	714.49	737.47	760.13	782.06	802.80	59
60	728.48	751.91	774.59	796.04	816.22	60
61	743.11	766.60	788.81	809.71	829.84	61
62	758.05	781.07	802.73	823.61	844.05	62
63	772.79	795.27	816.93	838.15	857.91	63
64	787.27	809.78	830.82	852.36	869.11	64
65	802.11	825.04	846.41	863.83	880.17	65
66	817.78	840.03	858.18	875.19	890.39	66
67	833.20	852.12	869.86	885.71		67
68	845.62	864.14	880.69			68
69	858.02	875.31				69
70	869.54					70

ANNUAL PREMIUM LIFE POLICIES.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	30	31	32	33	34	
20	335.21	351.17	367.34	383.71	400.27	20
21	346.53	362.82	379.31	395.99	412.81	21
22	358.10	374.71	391.51	408.46	425.54	22
23	369.89	386.82	403.90	421.10	438.42	23
24	381.90	399.12	416.47	433.92	451.45	24
25	394.11	411.61	429.20	446.87	464.60	25
26	406.50	424.25	442.07	459.95	477.84	26
27	419.05	437.04	455.08	473.13	491.17	27
28	431.75	449.96	468.18	486.39	504.54	28
29	444.58	462.98	481.36	499.70	517.94	29
30	457.51	476.08	494.60	513.03	531.35	30
31	470.53	489.24	507.87	526.38	544.73	31
32	483.60	502.43	521.14	539.70	558.05	32
33	496.70	515.63	534.40	552.96	571.28	33
34	509.82	528.81	547.60	566.14	584.40	34
35	522.92	541.94	560.71	579.20	597.35	35
36	535.96	554.98	573.71	592.09	610.11	36
37	548.93	567.91	586.54	604.81	622.66	37
38	561.77	580.68	599.20	617.31	634.98	38
39	574.47	593.27	611.64	629.58	647.10	39
40	586.99	605.64	623.86	641.65	659.06	40
41	599.29	617.80	635.87	653.56	670.92	41
42	611.37	629.75	647.73	665.38	682.75	42
43	623.24	641.55	659.51	677.17	694.59	43
44	634.97	653.26	671.25	688.98	706.47	44
45	646.62	664.95	683.03	700.85	718.41	45
46	658.25	676.69	694.86	712.77	730.41	46
47	669.94	688.50	706.78	724.78	742.36	47
48	681.71	700.39	718.79	736.75	754.31	48
49	693.59	712.41	730.78	748.74	766.37	49
50	705.61	724.41	742.80	760.85	778.74	50
51	717.64	736.48	754.97	773.30	791.54	51
52	729.74	748.70	767.50	786.21	804.66	52
53	742.03	761.32	780.53	799.47	817.81	53
54	754.74	774.47	793.94	812.78	830.59	54
55	768.01	788.03	807.41	825.73	842.98	55
56	781.73	801.69	820.55	838.31	855.42	56
57	795.58	815.02	833.33	850.97	868.24	57
58	809.11	828.00	846.20	864.03	880.63	58
59	822.31	841.11	859.53	876.68	890.67	59
60	835.67	854.71	872.46	886.93	900.49	60
61	849.56	867.94	882.92	896.96	909.51	61
62	863.10	878.63	893.19	906.19		62
63	874.03	889.14	902.64			63
64	884.81	898.84				64
65	894.76					65

ANNUAL PREMIUM LIFE POLICIES.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	35	36	37	38	39	
20	416.98	433.81	450.74	467.74	484.80	20
21	429.77	446.82	463.94	481.12	498.31	21
22	442.71	459.97	477.27	494.59	511.89	22
23	455.81	473.24	490.70	508.13	525.52	23
24	469.02	486.61	504.19	521.71	539.16	24
25	482.33	500.06	517.73	535.32	552.79	25
26	495.72	513.54	531.28	548.91	566.39	26
27	509.15	527.05	544.84	562.48	579.92	27
28	522.61	540.57	558.37	575.98	593.35	28
29	536.07	554.05	571.83	589.38	606.65	29
30	549.51	567.47	585.20	602.65	619.79	30
31	562.88	580.80	598.44	615.76	632.73	31
32	576.16	594.00	611.51	628.67	645.45	32
33	589.32	607.04	624.40	641.37	657.93	33
34	602.33	619.89	637.06	653.83	670.20	34
35	615.14	632.52	649.50	666.07	682.30	35
36	627.73	644.92	661.71	678.15	694.28	36
37	640.09	657.11	673.77	690.12	706.20	37
38	652.25	669.14	685.72	702.03	718.10	38
39	664.24	681.07	697.62	713.93	730.01	39
40	676.14	692.94	709.51	725.84	741.93	40
41	688.00	704.83	721.42	737.77	753.87	41
42	699.86	716.74	733.36	749.73	765.72	42
43	711.76	728.68	745.34	761.60	777.51	43
44	723.70	740.66	757.23	773.42	789.32	44
45	735.70	752.58	769.08	785.29	801.35	45
46	747.63	764.47	780.99	797.38	813.68	46
47	759.55	776.42	793.15	809.80	826.21	47
48	771.56	788.64	805.66	822.42	838.66	48
49	783.85	801.24	818.39	835.00	850.70	49
50	796.55	814.10	831.10	847.17	862.29	50
51	809.53	826.95	843.41	858.91	873.84	51
52	822.52	839.41	855.30	870.61	885.61	52
53	835.14	851.45	867.17	882.57	896.91	53
54	847.35	863.51	879.33	894.06	906.08	54
55	859.60	875.87	891.03	903.39	914.98	55
56	872.18	887.79	900.52	912.45	923.11	56
57	884.33	897.45	909.75	920.74		
58	894.17	906.87	918.21			
59	903.79	915.50			954.76	25
60	912.61			955.13	948.91	24
			955.49	949.32	942.41	23
		955.83	949.71	942.85	935.54	22
21	956.16	950.08	943.27	936.01	927.11	21
20	950.43	943.67	936.47	927.63	918.14	20
	74	73	72	71	70	

ANNUAL PREMIUM LIFE POLICIES.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	40	41	42	43	44	
20	501.87	518.92	535.92	552.85	569.67	20
21	515.49	532.61	549.66	566.59	583.39	21
22	529.15	546.32	563.38	580.30	597.03	22
23	542.82	560.02	577.07	593.93	610.57	23
24	556.49	573.68	590.67	607.45	623.97	24
25	570.12	587.26	604.18	620.83	637.19	25
26	583.68	600.74	617.54	634.04	650.21	26
27	597.14	614.09	630.74	647.05	662.99	27
28	610.47	627.27	643.73	659.83	675.54	28
29	623.62	640.25	656.50	672.37	687.86	29
30	636.59	653.00	669.03	684.68	700.00	30
31	649.32	665.52	681.34	696.82	712.01	31
32	661.83	677.82	693.47	708.83	723.94	32
33	674.11	689.94	705.48	720.76	735.82	33
34	686.22	701.94	717.41	732.65	747.68	34
35	698.21	713.87	729.31	744.53	759.52	35
36	710.14	725.78	741.19	756.38	771.34	36
37	722.05	737.67	753.07	768.23	783.03	37
38	733.95	749.56	764.94	779.95	794.63	38
39	745.86	761.46	776.70	791.60	806.22	39
40	757.78	773.25	788.38	803.23	817.95	40
41	769.59	784.97	800.06	815.01	829.90	41
42	781.35	796.69	811.90	827.04	841.96	42
43	793.12	808.60	824.00	839.19	853.89	43
44	805.08	820.77	836.24	851.21	865.36	44
45	817.34	833.10	848.36	862.79	876.37	45
46	829.76	845.33	860.04	873.89	887.24	46
47	842.10	857.12	871.26	884.88	898.23	47
48	854.01	868.46	882.38	896.01	908.71	48
49	865.47	879.71	893.65	906.64	917.23	49
50	876.86	891.14	904.43	915.27	925.44	50
51	888.46	902.08	913.19	923.60	932.91	51
52	899.58	910.97	921.65	931.19		
53	908.60	919.57	929.36			
54	917.35	927.41			952.59	30
55	925.33			953.07	946.56	29
			953.52	947.08	939.87	28
		953.96	947.57	940.43	932.80	27
26	954.37	948.04	940.96	933.40	924.14	26
25	948.49	941.47	933.98	924.79	914.93	25
24	941.95	934.52	925.41	915.63	905.65	24
23	935.04	926.01	916.30	906.40	896.12	23
22	926.57	916.94	907.12	896.91	886.08	22
21	917.56	907.80	897.67	886.92	875.53	21
20	908.45	898.40	887.72	876.42	864.75	20
	69	68	67	66	65	

ANNUAL PREMIUM LIFE POLICIES.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	45	46	47	48	49	
20	586.34	602.83	619.11	635.14	650.88	20
21	600.00	616.39	632.53	648.39	663.92	21
22	613.55	629.81	645.78	661.43	676.72	22
23	626.96	643.05	658.82	674.23	689.28	23
24	640.19	656.08	671.62	686.79	701.60	24
25	653.21	668.88	684.18	699.11	713.73	25
26	666.01	681.43	696.50	711.25	725.71	26
27	678.56	693.76	708.64	723.24	737.60	27
28	690.89	705.90	720.64	735.13	749.42	28
29	703.03	717.91	732.54	746.97	761.20	29
30	715.03	729.82	744.40	758.77	772.92	30
31	726.96	741.69	756.21	770.52	784.61	31
32	738.83	753.51	767.98	782.23	796.13	32
33	750.67	765.31	779.72	793.79	807.55	33
34	762.49	777.07	791.31	805.24	818.90	34
35	774.29	788.70	802.80	816.64	830.35	35
36	785.95	800.23	814.25	828.14	841.97	36
37	797.51	811.72	825.80	839.82	853.64	37
38	809.05	823.33	837.55	851.57	865.14	38
39	820.72	835.15	849.37	863.14	876.16	39
40	832.60	847.04	861.03	874.25	886.70	40
41	844.58	858.79	872.22	884.87	897.05	41
42	856.41	870.07	882.93	895.32	907.45	42
43	867.79	880.88	893.48	905.83	917.33	43
44	878.69	891.53	904.10	915.81	925.36	44
45	889.45	902.26	914.20	923.93	933.06	45
46	900.31	912.48	922.41	931.72	940.03	46
47	910.66	920.79	930.29	938.78		
48	919.07	928.77	937.45			
49	927.16	936.03			949.79	35
50	934.52			950.41	943.54	34
			951.00	944.21	936.60	33
		951.56	944.84	937.32	929.30	32
31	952.09	945.44	938.01	930.08	920.35	31
30	946.02	938.66	930.81	921.18	910.85	30
29	939.28	931.51	921.98	911.75	901.31	29
28	932.17	922.73	912.61	902.26	891.53	28
27	923.45	913.42	903.17	892.54	881.24	27
26	914.19	904.04	893.50	882.30	870.46	26
25	904.87	894.41	883.31	871.57	859.44	25
24	895.29	884.28	872.63	860.60	848.40	24
23	885.20	873.65	861.71	849.61	837.45	23
22	874.61	862.77	850.76	838.69	826.52	22
21	863.78	851.86	839.88	827.80	815.48	21
20	852.91	841.01	829.02	816.79	804.29	20
	64	63	62	61	60	

ANNUAL PREMIUM LIFE POLICIES.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	50	51	52	53	54	
20	666.30	681.38	696.09	710.47	724.53	20
21	679.10	693.92	708.40	722.57	736.47	21
22	691.65	706.24	720.51	734.51	748.29	22
23	703.97	718.35	732.47	746.35	760.03	23
24	716.10	730.32	744.31	758.11	771.71	24
25	728.07	742.18	756.09	769.80	783.31	25
26	739.95	753.97	767.81	781.43	794.85	26
27	751.75	765.71	779.46	793.00	806.22	27
28	763.51	777.39	791.06	804.40	817.45	28
29	775.21	789.01	802.49	815.67	828.60	29
30	786.87	800.48	813.79	826.86	839.81	30
31	798.36	811.82	825.02	838.11	851.14	31
32	809.74	823.09	836.32	849.50	862.48	32
33	821.05	834.44	847.76	860.90	873.62	33
34	832.45	845.94	859.23	872.10	884.27	34
35	844.01	857.47	870.50	882.82	894.42	35
36	855.61	868.81	881.29	893.04	904.36	36
37	867.03	879.68	891.58	903.06	914.29	37
38	877.97	890.05	901.68	913.08	923.69	38
39	888.42	900.23	911.79	922.56	931.35	39
40	898.68	910.43	921.37	930.29	938.65	40
41	908.98	920.10	929.16	937.66	945.25	41
42	918.75	927.97	936.61	944.33		
43	926.71	935.50	943.35			
44	934.31	942.31			946.12	40
45	941.21			946.94	939.58	39
			947.71	940.46	932.35	38
		948.45	941.30	933.30	924.76	37
36	949.14	942.08	934.19	925.77	915.44	36
35	942.83	935.04	926.73	916.53	905.59	35
34	935.84	927.63	917.56	906.76	895.72	34
33	928.49	918.54	907.86	896.96	885.64	33
32	919.47	908.91	898.13	886.94	875.06	32
31	909.91	899.25	888.18	876.42	863.99	31
30	900.30	889.35	877.72	865.41	852.70	30
29	890.47	878.95	866.77	854.19	841.42	29
28	880.12	868.06	855.60	842.96	830.26	28
27	869.29	856.94	844.42	831.84	819.15	27
26	858.22	845.81	833.35	820.77	807.96	26
25	847.14	834.78	822.31	809.61	796.62	25
24	836.15	823.78	811.18	798.30	785.11	24
23	825.18	812.68	799.90	786.81	773.52	23
22	814.12	801.43	788.44	775.25	761.87	22
21	802.90	790.00	776.91	763.62	750.14	21
20	791.49	778.49	765.29	751.91	738.33	20
	59	58	57	56	55	

NET SINGLE PREMIUMS FOR ENDOWMENT POLICIES.

Age.	PAYABLE AT END OF YEARS STATED, OR AT DEATH IF PRIOR.					Age.
	1	2	3	4	5	
20	970.874	942.817	915.791	889.759	864.687	20
21	970.874	942.818	915.795	889.767	864.701	21
22	970.874	942.819	915.799	889.776	864.714	22
23	970.874	942.821	915.803	889.784	864.728	23
24	970.874	942.822	915.808	889.793	864.743	24
25	970.874	942.824	915.813	889.803	864.759	25
26	970.874	942.826	915.818	889.813	864.777	26
27	970.874	942.828	915.824	889.825	864.796	27
28	970.874	942.830	915.829	889.837	864.816	28
29	970.874	942.832	915.836	889.850	864.837	29
30	970.874	942.834	915.843	889.863	864.861	30
31	970.874	942.837	915.850	889.878	864.886	31
32	970.874	942.839	915.859	889.895	864.913	32
33	970.874	942.842	915.868	889.913	864.943	33
34	970.874	942.846	915.877	889.932	864.976	34
35	970.874	942.849	915.888	889.953	865.011	35
36	970.874	942.853	915.899	889.977	865.051	36
37	970.874	942.857	915.912	890.003	865.095	37
38	970.874	942.862	915.927	890.032	865.143	38
39	970.874	942.867	915.942	890.063	865.196	39
40	970.874	942.873	915.960	890.098	865.254	40
41	970.874	942.879	915.978	890.135	865.317	41
42	970.874	942.886	915.999	890.178	865.388	42
43	970.874	942.893	916.022	890.225	865.468	43
44	970.874	942.902	916.048	890.278	865.559	44
45	970.874	942.912	916.078	890.338	865.661	45
46	970.874	942.923	916.112	890.407	865.778	46
47	970.874	942.935	916.150	890.485	865.912	47
48	970.874	942.950	916.194	890.576	866.065	48
49	970.874	942.967	916.245	890.680	866.241	49
50	970.874	942.986	916.303	890.797	866.438	50
51	970.874	943.007	916.368	890.928	866.658	51
52	970.874	943.031	916.441	891.074	866.904	52
53	970.874	943.058	916.522	891.237	867.177	53
54	970.874	943.088	916.612	891.419	867.481	54
55	970.874	943.121	916.712	891.620	867.817	55
56	970.874	943.158	916.824	891.843	868.190	56
57	970.874	943.199	916.947	892.089	868.600	57
58	970.874	943.244	917.083	892.362	869.053	58
59	970.874	943.295	917.234	892.663	869.554	59
60	970.874	943.351	917.401	892.996	870.105	60
61	970.874	943.413	917.585	893.362	870.711	61
62	970.874	943.481	917.788	893.764	871.375	62
63	970.874	943.556	918.011	894.206	872.105	63
64	970.874	943.639	918.258	894.693	872.905	64
65	970.874	943.731	918.530	895.229	873.783	65
66	970.874	943.832	918.828	895.816	874.741	66
67	970.874	943.943	919.157	896.459	875.787	67
68	970.874	944.066	919.518	897.160	876.924	68
69	970.874	944.201	919.910	897.923	878.150	69
70	970.874	944.349	920.339	898.747	879.465	70

NET SINGLE PREMIUMS FOR ENDOWMENT POLICIES.

Age.	PAYABLE AT END OF YEARS STATED, OR AT DEATH IF PRIOR.					Age.
	6	7	8	9	10	
20	840.540	817.286	794.892	773.329	752.567	20
21	840.560	817.313	794.929	773.375	752.625	21
22	840.580	817.342	794.966	773.424	752.685	22
23	840.602	817.371	795.006	773.474	752.748	23
24	840.624	817.403	795.048	773.528	752.816	24
25	840.648	817.436	795.093	773.586	752.889	25
26	840.675	817.474	795.142	773.650	752.968	26
27	840.703	817.513	795.194	773.717	753.052	27
28	840.732	817.555	795.251	773.790	753.144	28
29	840.765	817.601	795.312	773.869	753.243	29
30	840.800	817.650	795.378	773.954	753.351	30
31	840.838	817.703	795.449	774.046	753.466	31
32	840.880	817.761	795.528	774.149	753.595	32
33	840.925	817.826	795.614	774.260	753.736	33
34	840.974	817.895	795.707	774.381	753.889	34
35	841.028	817.971	795.809	774.514	754.057	35
36	841.088	818.056	795.924	774.662	754.244	36
37	841.154	818.149	796.049	774.825	754.449	37
38	841.227	818.252	796.187	775.004	754.676	38
39	841.306	818.364	796.338	775.202	754.927	39
40	841.394	818.489	796.507	775.422	755.207	40
41	841.491	818.626	796.693	775.666	755.519	41
42	841.599	818.780	796.903	775.942	755.871	42
43	841.721	818.954	797.140	776.253	756.269	43
44	841.860	819.152	797.410	776.608	756.723	44
45	842.016	819.376	797.716	777.010	757.235	45
46	842.196	819.634	798.065	777.468	757.818	46
47	842.401	819.926	798.462	777.986	758.475	47
48	842.635	820.259	798.912	778.572	759.217	48
49	842.901	820.636	799.420	779.232	760.050	49
50	843.200	821.058	799.988	779.968	760.977	50
51	843.533	821.528	800.619	780.785	762.004	51
52	843.904	822.050	801.320	781.691	763.142	52
53	844.316	822.630	802.096	782.692	764.398	53
54	844.773	823.272	802.955	783.798	765.782	54
55	845.279	823.981	803.901	785.016	767.303	55
56	845.838	824.764	804.944	786.354	768.972	56
57	846.453	825.625	806.089	787.822	770.798	57
58	847.132	826.572	807.346	789.430	772.795	58
59	847.880	827.613	808.725	791.190	774.976	59
60	848.701	828.754	810.234	793.111	777.351	60
61	849.602	830.004	811.883	795.205	779.932	61
62	850.589	831.369	813.680	797.481	782.728	62
63	851.669	832.860	815.637	799.950	785.752	63
64	852.851	834.488	817.763	802.625	789.011	64
65	854.144	836.258	820.069	805.510	792.508	65
66	855.549	838.177	822.554	808.603		66
67	857.076	840.249	825.222			67
68	858.725	842.473				68
69	860.492					69

NET SINGLE PREMIUMS FOR ENDOWMENT POLICIES.

Age.	PAYABLE AT END OF YEARS STATED, OR AT DEATH IF PRIOR.					Age.
	11	12	13	14	15	
20	732.578	713.335	694.811	676.981	659.822	20
21	732.648	713.418	694.910	677.096	659.955	21
22	732.721	713.506	695.014	677.219	660.095	22
23	732.799	713.600	695.124	677.347	660.245	23
24	732.882	713.699	695.242	677.485	660.405	24
25	732.971	713.807	695.369	677.635	660.578	25
26	733.068	713.924	695.508	677.797	660.767	26
27	733.172	714.049	695.657	677.972	660.971	27
28	733.284	714.184	695.818	678.162	661.191	28
29	733.406	714.332	695.994	678.369	661.432	29
30	733.538	714.491	696.185	678.593	661.694	30
31	733.682	714.666	696.392	678.838	661.980	31
32	733.840	714.858	696.621	679.108	662.295	32
33	734.014	715.068	696.872	679.404	662.641	33
34	734.203	715.297	697.146	679.728	663.021	34
35	734.410	715.549	697.448	680.086	663.440	35
36	734.641	715.829	697.785	680.485	663.909	36
37	734.895	716.139	698.156	680.926	664.429	37
38	735.177	716.483	698.571	681.420	665.011	38
39	735.489	716.864	699.031	681.969	665.660	39
40	735.838	717.292	699.548	682.586	666.388	40
41	736.227	717.770	700.127	683.277	667.203	41
42	736.668	718.312	700.781	684.057	668.122	42
43	737.166	718.923	701.518	684.935	669.155	43
44	737.732	719.615	702.353	685.926	670.318	44
45	738.370	720.395	703.291	687.039	671.622	45
46	739.095	721.278	704.350	688.291	673.086	46
47	739.909	722.269	705.535	689.690	674.718	47
48	740.827	723.382	706.863	691.254	676.537	48
49	741.854	724.625	708.343	692.993	678.556	49
50	742.995	726.003	709.982	694.914	680.782	50
51	744.258	727.526	711.790	697.031	683.229	51
52	745.654	729.206	713.780	699.355	685.912	52
53	747.192	731.055	715.964	701.902	688.846	53
54	748.885	733.084	718.359	704.687	692.047	54
55	750.740	735.305	720.974	707.724	695.528	55
56	752.773	737.733	723.827	711.028	699.307	56
57	754.993	740.379	726.929	714.612	703.394	57
58	757.415	743.259	730.296	718.490	707.803	58
59	760.053	746.388	733.942	722.677	712.546	59
60	762.919	749.775	737.878	727.178	717.624	60
61	766.022	753.432	742.110	731.999		61
62	769.375	757.366	746.642			62
63	772.983	761.581				63
64	776.854					64

NET SINGLE PREMIUMS FOR ENDOWMENT POLICIES.

Age.	PAYABLE AT END OF YEARS STATED, OR AT DEATH IF PRIOR.					Age.
	16	17	18	19	20	
20	643.310	627.421	612.136	597.433	583.293	20
21	643.461	627.594	612.331	597.652	583.536	21
22	643.622	627.777	612.538	597.884	583.797	22
23	643.794	627.972	612.759	598.133	584.076	23
24	643.978	628.183	612.997	598.402	584.377	24
25	644.178	628.411	613.256	598.693	584.704	25
26	644.395	628.659	613.538	599.011	585.060	26
27	644.629	628.927	613.842	599.355	585.447	27
28	644.884	629.218	614.173	599.730	585.869	28
29	645.162	629.537	614.536	600.140	586.332	29
30	645.464	629.883	614.931	600.590	586.838	30
31	645.795	630.263	615.366	601.082	587.396	31
32	646.160	630.684	615.845	601.628	588.015	32
33	646.562	631.145	616.374	602.231	588.700	33
34	647.002	631.655	616.959	602.899	589.459	34
35	647.491	632.220	617.609	603.642	590.304	35
36	648.038	632.853	618.337	604.474	591.249	36
37	648.645	633.557	619.147	605.400	592.302	37
38	649.325	634.345	620.054	606.437	593.480	38
39	650.083	635.224	621.065	607.592	594.791	39
40	650.934	636.209	622.198	608.885	596.256	40
41	651.886	637.312	623.463	610.327	597.888	41
42	652.958	638.550	624.882	611.941	599.712	42
43	654.161	639.937	626.470	613.743	601.745	43
44	655.513	641.493	628.246	615.756	604.009	44
45	657.024	643.230	630.224	617.993	606.520	45
46	658.717	645.170	632.429	620.480	609.305	46
47	660.601	647.324	634.872	623.228	612.377	47
48	662.696	649.715	637.575	626.263	615.760	48
49	665.016	652.354	640.554	629.599	619.470	49
50	667.568	655.253	643.819	633.248	623.517	50
51	670.368	658.426	647.386	637.224	627.918	51
52	673.431	661.891	651.270	641.543	632.685	52
53	676.773	665.663	655.488	646.221	637.834	53
54	680.413	669.759	660.056	651.273	643.375	54
55	684.361	674.190	664.983	656.704	649.311	55
56	688.633	678.971	670.282	662.523		56
57	693.240	684.109	675.955			57
58	698.193	689.612				58
59	703.500					59

NET SINGLE PREMIUMS FOR ENDOWMENT POLICIES.

Age.	PAYABLE AT END OF YEARS STATED, OR AT DEATH IF PRIOR.					Age.
	21	22	23	24	25	
20	569.696	556.625	544.061	531.988	520.390	20
21	569.967	556.925	544.392	532.352	520.789	21
22	570.257	557.246	544.746	532.743	521.218	22
23	570.568	557.591	545.128	533.164	521.683	23
24	570.904	557.964	545.542	533.621	522.187	24
25	571.269	558.371	545.993	534.121	522.737	25
26	571.667	558.815	546.487	534.666	523.341	26
27	572.100	559.299	547.024	535.263	524 003	27
28	572.574	559.826	547.613	535.919	524.730	28
29	573.093	560.409	548.263	536 643	525.535	29
30	573.663	561.048	548.978	537.441	526.422	30
31	574.292	561.755	549.770	538.324	527.405	31
32	574.990	562.540	550.650	539.307	528.499	32
33	575.765	563.412	551.627	540.398	529.712	33
34	576.623	564.378	552.710	541.608	531.059	34
35	577.579	565.454	553.916	542.954	532.555	35
36	578.648	566.657	555.264	544.456	534.222	36
37	579.838	567.995	556.761	546.125	536.072	37
38	581.168	569.489	558.431	547.980	538.128	38
39	582.647	571.149	560.283	550.038	540.404	39
40	584.299	572.998	562.344	552.324	542.926	40
41	586.134	575.052	564.629	554.854	545.713	41
42	588.182	577.338	567.168	557.658	548.795	42
43	590.460	579.876	569.978	560.755	552.192	43
44	592.992	582.689	573.088	564.174	555.932	44
45	595.793	585.795	576.514	567.931	560.032	45
46	598.892	589.223	580.284	572.056	564.522	46
47	602.302	592.987	584.413	576.562	569.411	47
48	606.049	597.111	588.926	581.472	574.724	48
49	610.147	601.610	593.835	586.797	580.468	49
50	614.608	606.493	599.147	592.542	586.643	
51	619.443	611.771	604.873	598.713		
52	624.667	617.457	611.018			
53	630.291	623.555				
54	636.322					

NET SINGLE PREMIUMS FOR ENDOWMENT POLICIES.

Age.	PAYABLE AT END OF YEARS STATED, OR AT DEATH IF PRIOR.					Age.
	26	27	28	29	30	
20	509.252	498.559	488.297	478.455	469.017	20
21	509.689	499.036	488.819	479.022	469.635	21
22	510.159	499.552	489.381	479.636	470.306	22
23	510.670	500.110	489.993	480.306	471.038	23
24	511.224	500.720	490.662	481.039	471.841	24
25	511.831	501.388	491.396	481.845	472.724	25
26	512.498	502.123	492.205	482.734	473.698	26
27	513.229	502.930	493.095	483.712	474.771	27
28	514.035	503.821	494.076	484.791	475.956	28
29	514.926	504.806	495.163	485.987	477.268	29
30	515.910	505.894	496.364	487.308	478.717	30
31	517.001	507.101	497.694	488.771	480.322	31
32	518.214	508.442	499.172	490.395	482.100	32
33	519.560	509.929	500.810	492.192	484.067	33
34	521.051	511.577	502.622	494.180	486.240	34
35	522.709	513.403	504.631	496.380	488.641	35
36	524.552	515.434	506.859	498.817	491.296	36
37	526.595	517.682	509.322	501.505	494.220	37
38	528.861	520.171	512.044	504.470	497.439	38
39	531.367	522.917	515.042	507.731	500.971	39
40	534.138	525.949	518.345	511.315	504.845	40
41	537.194	529.285	521.973	515.242	509.079	41
42	540.566	532.958	525.955	519.543	513.703	42
43	544.274	536.987	530.314	524.236	518.735	43
44	548.347	541.400	535.074	529.347	524.197	44
45	552.800	546.212	540.249	534.888	530.098	45
46	557.660	551.449	545.865	540.876		46
47	562.940	557.120	551.922			47
48	568.657	563.238				48
49	574.817					49

NET SINGLE PREMIUMS FOR ENDOWMENT POLICIES.

Age.	PAYABLE AT END OF YEARS STATED, OR AT DEATH IF PRIOR.					Age.
	31	32	33	34	35	
20	459.975	451.317	443.034	435.116	427.554	20
21	460.648	452.049	443.829	435.979	428.490	21
22	461.379	452.846	444.696	436.921	429.513	22
23	462.179	453.718	445.646	437.955	430.636	23
24	463.056	454.675	446.690	439.091	431.871	24
25	464.022	455.731	447.841	440.344	433.233	25
26	465.089	456.896	449.112	441.728	434.736	26
27	466.264	458.180	450.512	443.252	436.390	27
28	467.561	459.598	452.058	444.932	438.214	28
29	468.997	461.167	453.766	446.789	440.227	29
30	470.584	462.897	455.650	448.834	442.442	30
31	472.337	464.809	457.730	451.090	444.880	31
32	474.280	466.925	460.027	453.576	447.565	32
33	476.426	469.260	462.558	456.313	450.514	33
34	478.794	471.830	465.341	459.315	453.745	34
35	481.405	474.662	468.400	462.612	457.284	35
36	484.288	477.781	471.765	466.227	461.156	36
37	487.456	481.202	475.447	470.176	465.375	37
38	490.938	484.954	479.474	474.484	469.967	38
39	494.749	489.052	483.862	479.166	474.942	39
40	498.920	493.523	488.639	484.247	480.323	40
41	503.466	498.385	493.816	489.735		41
42	508.417	503.664	499.418			42
43	513.789	509.370				43
44	519.599					44

NET SINGLE PREMIUMS FOR ENDOWMENT POLICIES.

Age.	PAYABLE AT THE AGE STATED, OR AT DEATH IF PRIOR.					Age.
	60	65	70	75	80	
20	394.815	369.919	352.141	340.694	334.410	20
21	401.992	376.147	357.693	345.809	339.286	21
22	409.412	382.582	363.423	351.086	344.314	22
23	417.086	389.230	369.340	356.531	349.500	23
24	425.023	396.101	375.449	362.151	354.851	24
25	433.233	403.203	381.760	367.952	360.372	25
26	441.728	410.546	388.280	373.942	366.071	26
27	450.512	418.131	395.009	380.120	371.947	27
28	459.598	425.970	401.958	386.495	378.007	28
29	468.997	434.072	409.133	393.074	384.259	29
30	478.717	442.442	416.538	399.858	390.702	30
31	488.771	451.089	424.182	406.856	397.344	31
32	499.172	460.027	432.074	414.075	404.194	32
33	509.929	469.259	440.218	421.518	411.253	33
34	521.051	478.793	448.618	429.188	418.521	34
35	532.555	488.641	457.284	437.092	426.008	35
36	544.456	498.817	466.227	445.242	433.722	36
37	556.761	509.322	475.447	453.633	441.659	37
38	569.489	520.171	484.954	462.277	449.828	38
39	582.647	531.367	494.749	471.170	458.226	39
40	596.256	542.926	504.845	480.323	466.862	40
41	610.327	554.854	515.242	489.735	475.733	41
42	624.883	567.168	525.955	499.418	484.850	42
43	639.938	579.876	536.987	509.370	494.209	43
44	655.513	592.991	548.347	519.599	503.817	44
45	671.622	606.520	560.032	530.098	513.665	45
46	688.291	620.479	572.057	540.876	523.759	46
47	705.535	634.872	584.413	551.922	534.085	47
48	723.382	649.714	597.111	563.238	544.643	48
49	741.854	665.015	610.147	574.817	555.421	49

NET SINGLE PREMIUMS FOR ENDOWMENT POLICIES.

Age.	PAYABLE AT THE AGE STATED, OR AT DEATH IF PRIOR.					Age.
	60	65	70	75	80	
50	760.977	680.782	623.518	586.643	566.401	50
51	780.785	697.030	637.224	598.713	577.571	51
52	801.320	713.780	651.270	611.018	588.921	52
53	822.630	731.054	665.663	623.555	600.440	53
54	844.773	748.884	680.413	636.322	612.118	54
55	867.817	767.303	695.528	649.311	623.940	55
56	891.843	786.354	711.028	662.523	635.896	56
57	916.947	806.089	726.929	675.955	647.973	57
58	943.244	826.571	743.259	689.612	660.162	58
59	970.874	847.879	760.053	703.500	672.454	59
60		870.105	777.351	717.624	684.837	60
61		893.362	795.205	731.999	697.302	61
62		917.788	813.680	746.642	709.841	62
63		943.556	832.860	761.581	722.451	63
64		970.874	852.851	776.854	735.134	64
65			873.783	792.508	747.892	65
66			895.816	808.603	760.727	66
67			919.157	825.222	773.656	67
68			944.066	842.473	786.703	68
69			970.874	860.492	799.899	69
70				879.465	813.298	70
71				899.627	826.970	71
72				921.290	841.022	72
73				944.863	855.606	73
74				970.874	870.926	74
75					887.240	75
76					904.881	76
77					924.280	77
78					946.013	78
79					970.874	79

TEN-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty Years, or at Death if Prior.

Age at Issue.	Net Premium.	Reserves at End of Years Stated.				Age at Issue.
		1	2	3	4	
20	46.475	40.38	82.25	125.68	170.72	20
21	47.331	41.22	83.96	128.30	174.28	21
22	48.216	42.09	85.74	131.01	177.98	22
23	49.133	42.99	87.58	133.83	181.80	23
24	50.081	43.92	89.48	136.73	185.74	24
25	51.064	44.89	91.45	139.74	189.83	25
26	52.082	45.89	93.48	142.84	194.05	26
27	53.136	46.92	95.58	146.05	198.41	27
28	54.227	47.99	97.75	149.37	202.92	28
29	55.359	49.08	99.99	152.80	207.58	29
30	56.530	50.22	102.32	156.35	212.40	30
31	57.745	51.40	104.72	160.01	217.38	31
32	59.004	52.62	107.19	163.80	222.53	32
33	60.310	53.87	109.75	167.71	227.85	33
34	61.664	55.17	112.40	171.76	233.34	34
35	63.069	56.52	115.13	175.94	239.02	35
36	64.527	57.90	117.96	180.24	244.88	36
37	66.041	59.34	120.87	184.70	250.92	37
38	67.613	60.81	123.87	189.29	257.17	38
39	69.246	62.33	126.98	194.04	263.64	39
40	70.944	63.90	130.19	198.95	270.32	40
41	72.711	65.54	133.52	204.04	277.23	41
42	74.553	67.23	136.96	209.29	284.37	42
43	76.474	68.98	140.51	214.72	291.74	43
44	78.481	70.77	144.18	220.32	299.36	44
45	80.579	72.64	147.97	226.12	307.23	45
46	82.778	74.56	151.88	232.09	315.34	46
47	85.083	76.55	155.93	238.26	323.72	47
48	87.504	78.60	160.08	244.60	332.36	48
49	90.050	80.70	164.36	251.15	341.30	49

TEN-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	5	6	7	8	9	
20	217.44	265.91	316.20	368.37	422.52	20
21	221.99	271.47	322.82	376.10	431.39	21
22	226.69	277.23	329.67	384.08	440.55	22
23	231.56	283.19	336.75	392.34	450.04	23
24	236.59	289.34	344.08	400.89	459.85	24
25	241.79	295.71	351.66	409.72	469.99	25
26	247.17	302.29	359.49	418.85	480.47	26
27	252.73	309.09	367.58	428.29	491.32	27
28	258.48	316.12	375.95	438.06	502.53	28
29	264.42	323.39	384.61	448.15	514.13	29
30	270.56	330.92	393.56	458.59	526.12	30
31	276.91	338.68	402.81	469.38	538.51	31
32	283.47	346.71	412.36	480.53	551.32	32
33	290.25	355.01	422.24	492.05	564.57	33
34	297.25	363.58	432.44	503.96	578.27	34
35	304.48	372.43	442.99	516.28	592.44	35
36	311.95	381.58	453.89	529.02	607.09	36
37	319.67	391.03	465.16	542.18	622.25	37
38	327.64	400.81	476.81	555.79	637.92	38
39	335.89	410.91	488.85	569.87	654.14	39
40	344.40	421.35	501.30	584.42	670.91	40
41	353.22	432.14	514.17	599.48	688.27	41
42	362.32	443.30	527.47	615.04	706.23	42
43	371.72	454.82	541.22	631.14	724.85	43
44	381.44	466.73	555.44	647.82	744.15	44
45	391.47	479.03	570.15	665.10	764.19	45
46	401.82	491.75	585.38	683.03	785.04	46
47	412.52	504.91	601.18	701.66	806.76	47
48	423.59	518.56	617.60	721.07	829.44	48
49	435.06	532.74	634.69	741.34	853.19	49

TEN-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty-five Years, or at Death if Prior.

Age at Issue.	Net Premium.	Reserves at End of Years Stated.				Age at Issue.
		1	2	3	4	
20	43.545	37.34	76.05	116.20	157.83	20
21	44.288	38.06	77.53	118.45	160.90	21
22	45.057	38.81	79.05	120.79	164.08	22
23	45.851	39.58	80.63	123.21	167.36	23
24	46.673	40.39	82.27	125.70	170.75	24
25	47.524	41.22	83.96	128.28	174.25	25
26	48.405	42.07	85.69	130.94	177.87	26
27	49.317	42.95	87.49	133.69	181.60	27
28	50.260	43.87	89.35	136.52	185.45	28
29	51.236	44.80	91.26	139.45	189.43	29
30	52.247	45.77	93.24	142.47	193.53	30
31	53.293	46.78	95.29	145.59	197.77	31
32	54.377	47.81	97.39	148.80	202.14	32
33	55.500	48.87	99.55	152.12	206.64	33
34	56.663	49.97	101.80	155.54	211.29	34
35	57.868	51.12	104.11	159.07	216.07	35
36	59.118	52.28	106.49	162.70	221.00	36
37	60.413	53.49	108.93	166.44	226.07	37
38	61.758	54.72	111.45	170.28	231.30	38
39	63.151	56.00	114.04	174.25	236.70	39
40	64.599	57.30	116.72	178.33	242.25	40
41	66.102	58.66	119.48	182.56	247.97	41
42	67.667	60.06	122.33	186.89	253.86	42
43	69.296	61.50	125.25	191.36	259.92	43
44	70.995	62.98	128.26	195.94	266.14	44
45	72.768	64.51	131.35	200.65	272.52	45
46	74.622	66.06	134.52	205.48	279.05	46
47	76.561	67.67	137.77	210.41	285.74	47
48	78.592	69.31	141.08	215.45	292.58	48
49	80.723	70.97	144.45	220.60	299.58	49
50	82.957	72.67	147.90	225.87	306.77	50
51	85.304	74.40	151.44	231.29	314.16	51
52	87.773	76.19	155.08	236.86	321.78	52
53	90.376	78.03	158.82	242.61	329.65	53
54	93.128	79.92	162.69	248.54	337.79	54

TEN-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty-five Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	5	6	7	8	9	
20	201.02	245.81	292.29	340.50	390.53	20
21	204.93	250.60	297.98	347.15	398.15	21
22	208.98	255.55	303.88	354.01	406.03	22
23	213.16	260.67	309.96	361.10	414.18	23
24	217.48	265.95	316.24	368.43	422.59	24
25	221.94	271.41	322.74	376.00	431.27	25
26	226.54	277.04	329.44	383.81	440.24	26
27	231.30	282.86	336.36	391.87	449.50	27
28	236.21	288.86	343.50	400.21	459.06	28
29	241.27	295.06	350.87	408.80	468.93	29
30	246.50	301.46	358.48	417.63	479.12	30
31	251.90	308.06	366.34	426.83	489.63	31
32	257.46	314.87	374.43	436.27	500.48	32
33	263.20	321.88	382.79	446.01	511.67	33
34	269.11	329.12	391.39	456.06	523.21	34
35	275.21	336.57	400.27	466.42	535.12	35
36	281.49	344.26	409.42	477.10	547.40	36
37	287.96	352.18	418.86	488.11	560.07	37
38	294.62	360.34	428.58	499.46	573.11	38
39	301.50	368.75	438.59	511.14	586.56	39
40	308.57	377.41	448.90	523.18	600.42	40
41	315.86	386.33	459.52	535.58	614.68	41
42	323.35	395.50	470.43	548.33	629.36	42
43	331.06	404.93	481.65	561.43	644.48	43
44	338.98	414.60	493.18	574.92	660.06	44
45	347.09	424.53	505.02	588.79	676.11	45
46	355.40	434.71	517.18	603.07	692.68	46
47	363.92	445.16	529.69	617.79	709.79	47
48	372.65	455.89	542.56	632.98	727.50	48
49	381.61	466.93	555.83	648.67	745.85	49
50	390.82	478.30	569.54	664.92	764.92	50
51	400.31	490.04	583.73	681.80	784.80	51
52	410.11	502.20	598.46	699.39	805.58	52
53	420.25	514.82	613.81	717.77	827.41	53
54	430.79	527.97	629.85	737.08	850.43	54

TEN-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy Years, or at Death if Prior.

Age at Issue.	Net Premium.	Reserves at End of Years Stated.				Age at Issue.
		1	2	3	4	
20	41.452	35.17	71.62	109.43	148.63	20
21	42.115	35.80	72.93	111.42	151.34	21
22	42.800	36.47	74.28	113.49	154.16	22
23	43.508	37.15	75.67	115.63	157.05	23
24	44.240	37.86	77.12	117.83	160.05	24
25	44.997	38.59	78.61	120.10	163.13	25
26	45.780	39.34	80.14	122.44	166.31	26
27	46.589	40.12	81.72	124.86	169.59	27
28	47.426	40.92	83.35	127.35	172.98	28
29	48.292	41.74	85.03	129.92	176.47	29
30	49.188	42.60	86.77	132.57	180.06	30
31	50.114	43.48	88.55	135.29	183.76	31
32	51.073	44.38	90.39	138.09	187.57	32
33	52.066	45.30	92.28	140.99	191.50	33
34	53.092	46.26	94.23	143.96	195.54	34
35	54.155	47.26	96.24	147.03	199.69	35
36	55.256	48.26	98.30	150.17	203.95	36
37	56.395	49.31	100.41	153.39	208.33	37
38	57.576	50.37	102.58	156.70	212.83	38
39	58.799	51.47	104.81	160.11	217.46	39
40	60.068	52.59	107.10	163.61	222.21	40
41	61.383	53.75	109.46	167.21	227.08	41
42	62.750	54.94	111.88	170.89	232.08	42
43	64.171	56.17	114.36	174.67	237.19	43
44	65.650	57.41	116.90	178.53	242.41	44
45	67.191	58.70	119.49	182.47	247.74	45
46	68.799	59.99	122.12	186.47	253.14	46
47	70.476	61.33	124.81	190.53	258.62	47
48	72.229	62.67	127.51	194.63	264.17	48
49	74.062	64.02	130.24	198.78	269.79	49
50	75.979	65.38	132.99	202.97	275.49	50
51	77.984	66.75	135.78	207.23	281.27	51
52	80.086	68.15	138.61	211.54	287.14	52
53	82.292	69.56	141.48	215.92	293.10	53
54	84.613	70.99	144.38	220.36	299.17	54
55	87.058	72.44	147.33	224.88	305.37	55
56	89.641	73.91	150.33	229.50	311.70	56
57	92.376	75.42	153.41	234.23	318.21	57
58	95.281	76.97	156.57	239.09	324.91	58
59	98.378	78.55	159.81	244.10	331.85	59

TEN-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	5	6	7	8	9	
20	189.29	231.46	275.21	320.59	367.68	20
21	192.75	235.70	280.25	326.47	374.42	21
22	196.33	240.08	285.46	332.53	381.38	22
23	200.02	244.59	290.83	338.79	388.57	23
24	203.83	249.25	296.37	345.25	395.98	24
25	207.76	254.06	302.09	351.92	403.62	25
26	211.81	259.01	307.98	358.78	411.50	26
27	215.99	264.13	314.06	365.87	419.64	27
28	220.31	269.39	320.32	373.17	428.02	28
29	224.74	274.82	326.79	380.70	436.66	29
30	229.32	280.42	333.44	388.46	445.56	30
31	234.04	286.19	340.30	396.45	454.73	31
32	238.89	292.12	347.35	404.67	464.17	32
33	243.89	298.23	354.62	413.13	473.89	33
34	249.02	304.51	362.08	421.85	483.90	34
35	254.31	310.97	369.77	430.81	494.19	35
36	259.73	317.61	377.67	440.03	504.78	36
37	265.31	324.44	385.80	449.50	515.66	37
38	271.05	331.45	394.14	459.23	526.84	38
39	276.94	338.65	402.70	469.21	538.31	39
40	282.98	346.04	411.49	479.45	550.08	40
41	289.19	353.61	420.49	489.95	562.13	41
42	295.53	361.37	429.71	500.68	574.47	42
43	302.03	369.29	439.12	511.66	587.10	43
44	308.65	377.37	448.72	522.86	600.01	44
45	315.40	385.61	458.51	534.30	613.22	45
46	322.26	393.98	468.48	545.98	626.73	46
47	329.22	402.49	478.64	557.90	640.55	47
48	336.28	411.14	488.99	570.07	654.70	48
49	343.44	419.94	499.53	582.49	669.20	49
50	350.72	428.89	510.28	595.21	684.07	50
51	358.11	438.00	521.25	608.23	699.37	51
52	365.63	447.29	532.48	621.59	715.12	52
53	373.29	456.79	543.98	635.32	731.39	53
54	381.10	466.50	555.79	649.49	748.25	54
55	389.10	476.46	567.95	664.15	765.79	55
56	397.30	486.72	580.53	679.39	784.14	56
57	405.74	497.33	593.60	695.32	803.44	57
58	414.47	508.36	607.27	712.07	823.88	58
59	423.57	519.90	621.65	729.82	845.69	59

TEN-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy-five Years, or at Death if Prior.

Age at Issue.	Net Premium.	Reserves at End of Years Stated.				Age at Issue.
		1	2	3	4	
20	40.104	33.77	68.77	105.07	142.70	20
21	40.716	34.35	69.97	106.90	145.19	21
22	41.347	34.96	71.20	108.79	147.77	22
23	41.999	35.58	72.48	110.74	150.42	23
24	42.673	36.23	73.80	112.76	153.15	24
25	43.369	36.90	75.16	114.83	155.97	25
26	44.089	37.59	76.56	116.97	158.87	26
27	44.833	38.30	78.00	119.17	161.86	27
28	45.602	39.03	79.49	121.44	164.95	28
29	46.397	39.78	81.01	123.78	168.12	29
30	47.218	40.55	82.59	126.18	171.38	30
31	48.067	41.35	84.22	128.66	174.74	31
32	48.946	42.17	85.88	131.20	178.20	32
33	49.854	43.01	87.59	133.82	181.74	33
34	50.793	43.87	89.36	136.51	185.40	34
35	51.763	44.77	91.17	139.27	189.14	35
36	52.769	45.68	93.02	142.10	192.97	36
37	53.808	46.62	94.92	145.00	196.90	37
38	54.884	47.57	96.87	147.96	200.93	38
39	55.997	48.56	98.86	151.01	205.07	39
40	57.150	49.56	100.91	154.13	209.30	40
41	58.344	50.59	103.01	157.33	213.63	41
42	59.584	51.65	105.16	160.59	218.05	42
43	60.871	52.73	107.35	163.93	222.56	43
44	62.209	53.83	109.58	167.31	227.13	44
45	63.600	54.96	111.85	170.76	231.78	45
46	65.049	56.09	114.14	174.23	236.45	46
47	66.558	57.24	116.46	177.73	241.16	47
48	68.132	58.40	118.78	181.23	245.88	48
49	69.774	59.54	121.08	184.73	250.60	49
50	71.486	60.68	123.39	188.23	255.34	50
51	73.271	61.83	125.70	191.74	260.09	51
52	75.136	62.97	128.01	195.24	264.83	52
53	77.087	64.11	130.31	198.73	269.57	53
54	79.130	65.24	132.60	202.21	274.30	54
55	81.273	66.37	134.87	205.68	279.03	55
56	83.526	67.49	137.13	209.14	283.74	56
57	85.898	68.60	139.40	212.59	288.45	57
58	88.404	69.72	141.65	216.03	293.15	58
59	91.058	70.82	143.88	219.45	297.85	59
60	93.877	71.92	146.11	222.87	302.58	60
61	96.881	73.02	148.34	226.32	307.36	61
62	100.091	74.12	150.61	229.82	312.21	62
63	103.534	75.25	152.91	233.38	317.17	63
64	107.242	76.40	155.26	237.02	322.30	64

TEN-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy-five Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	5	6	7	8	9	
20	181.74	222.22	264.22	307.78	352.97	20
21	184.91	226.11	268.83	313.16	359.14	21
22	188.19	230.11	273.60	318.71	365.51	22
23	191.56	234.24	278.51	324.43	372.08	23
24	195.05	238.50	283.57	330.33	378.85	24
25	198.63	242.88	288.79	336.41	385.82	25
26	202.33	247.41	294.16	342.67	393.00	26
27	206.14	252.06	299.70	349.12	400.41	27
28	210.06	256.86	305.40	355.77	408.03	28
29	214.10	261.79	311.27	362.61	415.88	29
30	218.25	266.88	317.31	369.65	423.95	30
31	222.53	272.10	323.53	376.88	432.26	31
32	226.93	277.48	329.91	384.32	440.79	32
33	231.45	283.00	336.48	391.96	449.56	33
34	236.09	288.67	343.21	399.82	458.58	34
35	240.85	294.48	350.13	407.88	467.84	35
36	245.73	300.45	357.23	416.15	477.33	36
37	250.73	306.57	364.51	424.63	487.07	37
38	255.86	312.84	371.96	433.32	497.04	38
39	261.13	319.27	379.59	442.21	507.24	39
40	266.50	325.84	387.39	451.30	517.67	40
41	272.01	332.55	395.36	460.57	528.30	41
42	277.62	339.39	403.48	470.01	539.13	42
43	283.33	346.35	411.73	479.60	550.15	43
44	289.13	353.40	420.09	489.34	561.35	44
45	295.00	360.54	428.56	499.22	572.72	45
46	300.91	367.75	437.12	509.22	584.26	46
47	306.87	375.01	445.77	519.33	595.96	47
48	312.86	382.33	454.48	529.56	607.82	48
49	318.86	389.68	463.27	539.88	619.84	49
50	324.89	397.07	472.11	550.31	632.01	50
51	330.93	404.49	481.02	560.85	644.35	51
52	336.98	411.94	489.99	571.49	656.86	52
53	343.04	419.42	499.01	582.23	669.56	53
54	349.10	426.91	508.10	593.09	682.45	54
55	355.17	434.44	517.24	604.08	695.58	55
56	361.23	441.99	526.46	615.22	708.98	56
57	367.31	449.58	535.78	626.56	722.70	57
58	373.39	457.23	545.23	638.12	736.82	58
59	379.51	464.96	554.83	649.97	751.41	59
60	385.70	472.80	564.65	662.19	766.61	60
61	391.96	480.82	574.77	674.89	782.58	61
62	398.37	489.07	585.27	688.22	799 54	62
63	404.98	497.64	596.30	702.38	817.76	63
64	411.85	506.66	608.02	717.61	837.62	64

TEN-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Eighty Years, or at Death if Prior.

Age at Issue.	Net Premium.	Reserves at End of Years Stated.				Age at Issue.
		1	2	3	4	
20	39.365	33.00	67.21	102.67	139.45	20
21	39.948	33.55	68.34	104.41	141.81	21
22	40.550	34.13	69.51	106.21	144.26	22
23	41.171	34.72	70.73	108.06	146.77	23
24	41.813	35.34	71.98	109.97	149.37	24
25	42.476	35.98	73.27	111.94	152.04	25
26	43.161	36.62	74.59	113.97	154.79	26
27	43.869	37.29	75.96	116.05	157.62	27
28	44.601	37.99	77.37	118.20	160.54	28
29	45.356	38.70	78.81	120.41	163.54	29
30	46.137	39.43	80.30	122.68	166.62	30
31	46.943	40.18	81.84	125.02	169.79	31
32	47.778	40.96	83.41	127.41	173.05	32
33	48.640	41.75	85.02	129.88	176.39	33
34	49.530	42.56	86.68	132.41	179.83	34
35	50.451	43.41	88.39	135.02	183.35	35
36	51.403	44.26	90.13	137.67	186.95	36
37	52.388	45.14	91.91	140.39	190.63	37
38	53.406	46.03	93.73	143.16	194.40	38
39	54.459	46.96	95.60	146.01	198.27	39
40	55.549	47.89	97.51	148.92	202.22	40
41	56.676	48.86	99.47	151.91	206.25	41
42	57.846	49.84	101.47	154.94	210.35	42
43	59.059	50.85	103.50	158.03	214.52	43
44	60.319	51.86	105.56	161.16	218.75	44
45	61.628	52.90	107.65	164.33	223.02	45
46	62.990	53.94	109.76	167.52	227.29	46
47	64.407	55.00	111.88	170.70	231.58	47
48	65.883	56.05	113.98	173.87	235.84	48
49	67.420	57.08	116.06	177.01	240.07	49
50	69.019	58.11	118.12	180.13	244.29	50
51	70.684	59.12	120.16	183.23	248.46	51
52	72.419	60.13	122.19	186.29	252.59	52
53	74.229	61.12	124.18	189.30	256.65	53
54	76.120	62.09	126.13	192.25	260.65	54
55	78.097	63.04	128.03	195.14	264.57	55
56	80.169	63.96	129.89	197.96	268.39	56
57	82.342	64.86	131.70	200.71	272.11	57
58	84.628	65.74	133.46	203.36	275.72	58
59	87.040	66.58	135.14	205.91	279.18	59
60	89.588	67.38	136.75	208.35	282.53	60
61	92.288	68.14	138.28	210.70	285.74	61
62	95.157	68.88	139.75	212.94	288.80	62
63	98.214	69.58	141.16	215.06	291.71	63
64	101.482	70.24	142.47	217.05	294.47	64
65	104.984	70.85	143.68	218.91	297.05	65
66	108.739	71.42	144.81	220.63	299.49	66
67	112.776	71.94	145.84	222.23	301.77	67
68	117.123	72.40	146.78	223.69	303.94	68
69	121.810	72.84	147.65	225.11	306.16	69

TEN-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Eighty Years, or at Death if Prior.

Age at Issue.	Reserves at End of Years Stated.					Age at Issue.
	5	6	7	8	9	
20	177.59	217.15	258.18	300.74	344.89	20
21	180.61	220.84	262.56	305.85	350.75	21
22	183.71	224.64	267.09	311.12	356.79	22
23	186.92	228.56	271.74	316.54	363.02	23
24	190.22	232.59	276.54	322.14	369.44	24
25	193.62	236.75	281.49	327.90	376.05	25
26	197.12	241.03	286.58	333.83	382.85	26
27	200.73	245.44	291.82	339.93	389.85	27
28	204.44	249.98	297.21	346.21	397.06	28
29	208.26	254.64	302.76	352.67	404.47	29
30	212.18	259.44	308.46	359.32	412.09	30
31	216.22	264.37	314.33	366.14	419.92	31
32	220.36	269.44	320.34	373.15	427.96	32
33	224.62	274.64	326.52	380.34	436.21	33
34	228.99	279.97	332.85	387.72	444.68	34
35	233.46	285.43	339.35	395.29	453.37	35
36	238.04	291.03	346.00	403.05	462.26	36
37	242.73	296.76	352.82	410.98	471.37	37
38	247.53	302.63	359.78	419.10	480.68	38
39	252.45	308.62	366.91	427.39	490.18	39
40	257.46	314.75	374.17	435.84	499.87	40
41	262.58	320.98	381.57	444.44	509.72	41
42	267.78	327.32	389.08	453.17	519.73	42
43	273.07	333.75	396.69	462.01	529.86	43
44	278.41	340.25	404.37	470.94	540.12	44
45	283.80	346.79	412.12	479.96	550.49	45
46	289.20	353.35	419.90	489.03	560.95	46
47	294.60	359.93	427.72	498.16	571.49	47
48	300.00	366.51	435.55	507.32	582.09	48
49	305.37	373.07	443.37	516.49	592.74	49
50	310.71	379.60	451.17	525.67	603.43	50
51	316.02	386.09	458.94	534.84	614.15	51
52	321.26	392.53	466.67	543.98	624.88	52
53	326.44	398.90	474.33	553.09	635.61	53
54	331.54	405.19	481.91	562.13	646.33	54
55	336.54	411.37	489.40	571.10	657.04	55
56	341.44	417.43	496.78	580.00	667.72	56
57	346.21	423.36	504.04	588.81	678.39	57
58	350.84	429.16	511.17	597.53	689.03	58
59	355.33	434.80	518.16	606.14	699.66	59
60	359.67	440.27	524.99	614.66	710.31	60
61	363.84	445.58	531.69	623.10	721.01	61
62	367.84	450.72	538.24	631.48	731.81	62
63	371.69	455.69	544.68	639.85	742.81	63
64	375.35	460.51	551.02	648.28	754.13	64
65	378.84	465.18	557.32	656.87	765.94	65
66	382.17	469.76	563.68	665.80	778.50	66
67	385.39	474.36	570.29	675.30	792.10	67
68	388.62	479.15	577.38	685.68	807.16	68
69	392.07	484.43	585.29	697.34	824.20	69

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty Years, or at Death if Prior.

Age at Issue.	Net Premium.	Reserves at End of Years Stated.				Age at Issue.
		1	2	3	4	
20	27.596	20.78	42.31	64.60	87.70	**20**
21	28.114	21.27	43.30	66.13	89.77	**21**
22	28.651	21.78	44.33	67.71	91.93	**22**
23	29.208	22.30	45.41	69.35	94.15	**23**
24	29.785	22.85	46.53	71.05	96.45	**24**
25	30.384	23.42	47.68	72.80	98.83	**25**
26	31.007	24.00	48.86	74.62	101.29	**26**
27	31.653	24.61	50.10	76.50	103.84	**27**
28	32.324	25.24	51.37	78.44	106.48	**28**
29	33.022	25.88	52.69	80.46	109.22	**29**
30	33.748	26.56	54.06	82.55	112.04	**30**
31	34.503	27.26	55.49	84.71	114.97	**31**
32	35.290	27.98	56.95	86.94	118.01	**32**
33	36.111	28.73	58.47	89.27	121.15	**33**
34	36.966	29.51	60.06	91.68	124.42	**34**
35	37.860	30.32	61.70	94.18	127.80	**35**
36	38.796	31.15	63.40	96.76	131.30	**36**
37	39.775	32.03	65.16	99.46	134.93	**37**
38	40.802	32.93	67.00	102.24	138.72	**38**
39	41.880	33.88	68.91	105.16	142.66	**39**

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	5	6	7	8	9	
20	111.64	136.45	162.16	188.80	216.41	20
21	114.28	139.67	165.99	193.26	221.51	21
22	117.01	143.01	169.95	197.87	226.80	22
23	119.84	146.47	174.05	202.64	232.27	23
24	122.77	150.04	178.30	207.58	237.93	24
25	125.80	153.74	182.69	212.69	243.77	25
26	128.93	157.56	187.23	217.97	249.82	26
27	132.17	161.52	191.93	223.43	256.08	27
28	135.53	165.62	196.79	229.09	262.55	28
29	139.00	169.85	201.82	234.93	269.24	29
30	142.59	174.24	207.02	240.99	276.17	30
31	146.32	178.79	212.42	247.24	283.33	31
32	150.18	183.49	217.99	253.72	290.73	32
33	154.17	188.35	223.76	260.42	298.40	33
34	158.31	193.40	229.73	267.37	306.35	34
35	162.60	198.63	235.93	274.57	314.60	35
36	167.04	204.05	242.36	282.04	323.13	36
37	171.66	209.68	249.04	289.79	331.99	37
38	176.46	215.53	255.97	297.83	341.18	38
39	181.47	221.62	263.18	306.19	350.72	39

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	10	11	12	13	14	
20	245.03	274.69	305.44	337.32	370.38	20
21	250.80	281.17	312.64	345.27	379.11	21
22	256.79	287.87	320.09	353.50	388.14	22
23	262.98	294.80	327.79	362.00	397.47	23
24	269.37	301.97	335.76	370.80	407.12	24
25	275.99	309.39	344.00	379.89	417.10	25
26	282.83	317.05	352.52	389.28	427.41	26
27	289.91	324.98	361.32	399.00	438.07	27
28	297.23	333.17	370.42	409.04	449.09	28
29	304.79	341.64	379.83	419.42	460.49	29
30	312.62	350.40	389.56	430.17	472.28	30
31	320.71	359.46	399.63	441.28	484.47	31
32	329.09	368.84	410.05	452.77	497.09	32
33	337.76	378.55	420.83	464.67	510.14	33
34	346.75	388.61	432.00	476.99	523.66	34
35	356.06	399.03	443.56	489.74	537.65	35
36	365.70	409.81	455.53	502.94	552.12	36
37	375.70	420.99	467.94	516.61	567.11	37
38	386.07	432.58	480.78	530.77	582.65	38
39	396.83	444.60	494.10	545.45	598.77	39

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	15	16	17	18	19	
20	404.66	440.21	477.09	515.35	555.05	20
21	414.20	450.59	488.34	527.50	568.14	21
22	424.06	461.32	499.96	540.06	581.68	22
23	434.26	472.40	511.98	553.05	595.68	23
24	444.79	483.87	524.40	566.48	610.15	24
25	455.69	495.72	537.25	580.36	625.13	25
26	466.95	507.97	550.54	594.73	640.62	26
27	478.59	520.63	564.28	609.58	656.64	27
28	490.63	533.74	578.48	624.95	673.21	28
29	503.09	547.29	593.18	640.84	690.36	29
30	515.97	561.31	608.38	657.28	708.11	30
31	529.29	575.80	624.10	674.29	726.47	31
32	543.07	590.80	640.38	691.90	745.50	32
33	557.33	606.32	657.21	710.13	765.21	33
34	572.09	622.38	674.64	729.01	785.66	34
35	587.36	639.00	692.70	748.61	806.91	35
36	603.17	656.23	711.44	768.97	829.02	36
37	619.56	674.10	730.90	790.14	852.07	37
38	636.56	692.66	751.14	812.21	876.14	38
39	654.23	711.98	772.25	835.27	901.37	39

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty-five Years, or at Death if Prior.

Age at Issue.	Net Premium.	Reserves at End of Years Stated.				Age at Issue.
		1	2	3	4	
20	25.856	18.98	38.62	58.97	80.05	**20**
21	26.307	19.39	39.48	60.28	81.83	**21**
22	26.773	19.83	40.36	61.63	83.67	**22**
23	27.257	20.28	41.28	63.04	85.57	**23**
24	27.758	20.75	42.24	64.49	87.53	**24**
25	28.278	21.23	43.22	65.99	89.57	**25**
26	28.818	21.73	44.23	67.53	91.66	**26**
27	29.378	22.24	45.28	69.13	93.83	**27**
28	29.959	22.78	46.36	70.78	96.07	**28**
29	30.563	23.33	47.48	72.49	98.39	**29**
30	31.190	23.90	48.65	74.26	100.78	**30**
31	31.843	24.50	49.85	76.09	103.25	**31**
32	32.523	25.11	51.09	77.97	105.81	**32**
33	33.231	25.73	52.37	79.93	108.45	**33**
34	33.968	26.39	53.70	81.96	111.20	**34**
35	34.739	27.08	55.08	84.06	114.02	**35**
36	35.544	27.77	56.51	86.21	116.95	**36**
37	36.386	28.51	57.98	88.46	119.97	**37**
38	37.269	29.25	59.50	90.77	123.10	**38**
39	38.194	30.04	61.09	93.18	126.36	**39**
40	39.167	30.85	62.74	95.69	129.75	**40**
41	40.190	31.71	64.46	98.31	133.27	**41**
42	41.269	32.59	66.25	101.01	136.92	**42**
43	42.409	33.52	68.11	103.83	140.69	**43**
44	43.616	34.47	70.05	106.74	144.61	**44**

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty-five Years, or at Death if Prior.

Age at Issue.	Reserves at End of Years Stated.					Age at Issue.
	5	6	7	8	9	
20	101.89	124.52	147.96	172.25	197.41	20
21	104.15	127.28	151.23	176.06	201.77	21
22	106.49	130.13	154.62	180.00	206.28	22
23	108.91	133.08	158.13	184.07	210.95	23
24	111.41	136.13	161.74	188.28	215.77	24
25	113.99	139.28	165.48	192.62	220.74	25
26	116.65	142.53	169.34	197.10	225.86	26
27	119.41	145.90	173.33	201.73	231.17	27
28	122.26	149.37	177.44	206.52	236.64	28
29	125.19	152.95	181.70	211.46	242.29	29
30	128.23	156.66	186.09	216.56	248.11	30
31	131.38	160.49	190.63	221.82	254.12	31
32	134.62	164.44	195.30	227.25	260.32	32
33	137.98	168.52	200.14	232.85	266.73	33
34	141.44	172.74	205.13	238.65	273.35	34
35	145.03	177.10	210.29	244.64	280.19	35
36	148.73	181.61	215.62	250.82	287.24	36
37	152.56	186.28	221.15	257.22	294.54	37
38	156.54	191.11	226.86	263.84	302.07	38
39	160.67	196.12	232.78	270.67	309.85	39
40	164.94	201.32	238.90	277.74	317.88	40
41	169.39	206.69	245.23	285.04	326.15	41
42	173.98	212.25	251.77	292.56	334.67	42
43	178.74	218.00	258.50	300.30	343.44	43
44	183.66	223.92	265.44	308.27	352.48	44

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty-five Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	10	11	12	13	14	
20	223.49	250.51	278.51	307.54	337.62	20
21	228.42	256.04	284.66	314.32	345.06	21
22	233.53	261.75	291.00	321.32	352.74	22
23	238.80	267.65	297.56	328.55	360.67	23
24	244.24	273.75	304.33	336.01	368.86	24
25	249.86	280.04	311.31	343.71	377.29	25
26	255.66	286.53	318.52	351.65	386.00	26
27	261.65	293.23	325.95	359.85	394.98	27
28	267.83	300.14	333.62	368.29	404.24	28
29	274.21	307.27	341.52	377.01	413.79	29
30	280.78	314.62	349.68	386.00	423.64	30
31	287.57	322.21	358.09	395.28	433.83	31
32	294.57	330.04	366.78	404.83	444.27	32
33	301.80	338.12	375.73	414.70	455.06	33
34	309.27	346.46	384.97	424.86	466.19	34
35	316.98	355.07	394.50	435.34	477.65	35
36	324.93	363.94	404.32	446.13	489.43	36
37	333.14	373.09	414.44	457.24	501.56	37
38	341.62	382.53	424.85	468.86	514.04	38
39	350.36	392.25	435.57	480.43	526.90	39
40	359.36	402.25	446.61	492.54	540.15	40
41	368.63	412.55	457.98	505.03	553.81	41
42	378.18	423.15	469.69	517.90	567.92	42
43	388.01	434.09	481.77	531.20	582.52	43
44	398.15	445.37	494.26	544.96	597.65	44

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty-five Years, or at Death if Prior.

Age at Issue.	Reserves at End of Years Stated.					Age at Issue.
	15	16	17	18	19	
20	368.81	401.15	434.68	469.45	505.51	20
21	376.93	409.97	444.24	479.76	516.62	21
22	385.31	419.09	454.10	490.41	528.08	22
23	393.97	428.49	464.28	501.40	539.91	23
24	402.89	438.19	474.78	512.74	552.12	24
25	412.10	448.19	485.61	524.43	564.71	25
26	421.60	458.51	496.79	536.50	577.70	26
27	431.39	469.15	508.31	548.94	591.10	27
28	441.50	480.13	520.20	561.77	604.91	28
29	451.92	491.45	532.45	574.99	619.15	29
30	462.66	503.12	545.08	588.62	633.83	30
31	473.74	515.14	558.09	602.66	648.94	31
32	485.15	527.53	571.49	617.12	664.51	32
33	496.91	540.29	585.29	632.01	680.55	33
34	509.02	553.42	599.49	647.34	697.09	34
35	521.48	566.94	614.12	663.14	714.15	35
36	534.31	580.88	629.18	679.43	731.76	36
37	547.51	595.18	644.71	696.25	749.97	37
38	561.10	609.95	660.73	713.62	768.82	38
39	575.11	625.18	677.28	731.60	788.38	39
40	589.55	640.91	694.41	750.25	808.71	40
41	604.48	657.19	712.16	769.63	829.91	41
42	619.91	674.06	730.61	789.84	852.09	42
43	635.91	691.59	749.84	810.97	875.38	43
44	652.54	709.87	769.95	833.15	899.94	44

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy Years, or at Death if Prior.

Age at Issue.	Net Premium.	Reserves at End of Years Stated.				Age at Issue.
		1	2	3	4	
20	24.613	17.69	35.99	54.95	74.59	20
21	25.016	18.05	36.75	56.10	76.15	21
22	25.433	18.43	37.52	57.29	77.77	22
23	25.864	18.83	38.33	58.53	79.44	23
24	26.311	19.24	39.17	59.80	81.17	24
25	26.774	19.67	40.03	61.12	82.95	25
26	27.255	20.11	40.92	62.47	84.78	26
27	27.753	20.56	41.84	63.87	86.68	27
28	28.270	21.03	42.79	65.31	88.64	28
29	28.807	21.51	43.76	66.81	90.65	29
30	29.364	22.00	44.78	68.35	92.74	30
31	29.944	22.52	45.83	69.94	94.88	31
32	30.546	23.05	46.90	71.57	97.10	32
33	31.174	23.60	48.01	73.27	99.39	33
34	31.828	24.16	49.17	75.02	101.75	34
35	32.509	24.76	50.36	76.83	104.19	35
36	33.222	25.36	51.58	78.68	106.69	36
37	33.966	25.99	52.84	80.60	109.28	37
38	34.746	26.63	54.15	82.58	111.96	38
39	35.562	27.30	55.50	84.64	114.73	39
40	36.420	27.99	56.91	86.76	117.60	40
41	37.321	28.72	58.37	88.98	120.56	41
42	38.270	29.47	59.88	91.26	123.63	42
43	39.272	30.25	61.45	93.62	126.79	43
44	40.332	31.05	63.06	96.05	130.03	44
45	41.455	31.89	64.73	98.56	133.37	45
46	42.647	32.74	66.45	101.12	136.77	46
47	43.913	33.63	68.22	103.75	140.24	47
48	45.262	34.54	70.01	106.42	143.78	48
49	46.701	35.46	71.84	109.14	147.40	49

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	5	6	7	8	9	
20	94.93	116.00	137.82	160.43	183.85	20
21	96.92	118.43	140.70	163.78	187.68	21
22	98.97	120.93	143.68	167.24	191.64	22
23	101.10	123.53	146.75	170.81	195.73	23
24	103.29	126.20	149.92	174.49	199.94	24
25	105.55	128.95	153.19	178.30	204.28	25
26	107.88	131.80	156.57	182.21	208.76	26
27	110.29	134.74	160.04	186.24	213.38	27
28	112.78	137.76	163.63	190.41	218.13	28
29	115.33	140.83	167.33	194.70	223.03	29
30	117.97	144.10	171.14	199.12	228.08	30
31	120.71	147.42	175.07	203.67	233.27	31
32	123.51	150.84	179.10	208.35	238.61	32
33	126.41	154.36	183.27	213.17	244.11	33
34	129.40	157.99	187.56	218.14	249.78	34
35	132.48	161.73	191.98	223.26	255.62	35
36	135.65	165.59	196.53	228.54	261.61	36
37	138.93	169.57	201.24	233.97	267.80	37
38	142.31	173.68	206.08	239.56	274.14	38
39	145.81	177.92	211.08	245.31	280.67	39
40	149.43	182.29	216.21	251.23	287.36	40
41	153.17	186.80	221.50	257.30	294.21	41
42	157.01	191.44	226.93	263.50	301.19	42
43	160.97	196.20	232.47	269.83	308.32	43
44	165.03	201.05	238.13	276.29	315.59	44
45	169.18	206.01	243.90	282.88	323.00	45
46	173.41	211.06	249.78	289.59	330.56	46
47	177.72	216.22	255.79	296.45	338.29	47
48	182.13	221.50	261.92	303.46	346.19	48
49	186.64	226.89	268.21	310.65	354.29	49

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	10	11	12	13	14	
20	208.10	233.24	259.28	286.27	314.23	20
21	212.44	238.09	264.67	292.21	320.75	21
22	216.92	243.11	270.23	298.34	327.47	22
23	221.54	248.27	275.96	304.66	334.39	23
24	226.30	253.59	281.88	311.17	341.53	24
25	231.20	259.09	287.96	317.88	348.87	25
26	236.26	264.74	294.24	324.78	356.43	26
27	241.47	270.57	300.69	331.89	364.21	27
28	246.84	276.56	307.33	339.20	372.21	28
29	252.36	282.73	314.16	346.72	380.44	29
30	258.05	289.07	321.20	354.46	388.91	30
31	263.90	295.61	328.43	362.42	397.62	31
32	269.92	302.33	335.88	370.60	406.56	32
33	276.12	309.25	343.53	379.01	415.73	33
34	282.51	316.36	351.39	387.64	425.15	34
35	289.07	323.68	359.47	396.49	434.80	35
36	295.82	331.18	367.75	405.56	444.67	36
37	302.75	338.89	376.24	414.84	454.76	37
38	309.87	346.78	384.92	424.32	465.06	38
39	317.18	354.86	393.79	434.00	475.58	39
40	324.64	363.12	402.84	443.88	486.32	40
41	332.27	371.54	412.08	453.96	497.28	41
42	340.05	380.13	421.51	464.25	508.47	42
43	347.99	388.90	431.12	474.75	519.89	43
44	356.08	397.83	440.92	485.46	531.58	44
45	363.33	406.95	450.94	496.42	543.54	45
46	372.76	416.26	461.17	507.64	555.82	46
47	381.36	425.79	471.67	519.77	568.45	47
48	390.18	435.56	482.45	531.03	581.49	48
49	399.25	445.62	493.58	543.30	595.02	49

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	15	16	17	18	19	
20	343.21	373.25	404.39	436.67	470.14	20
21	350.32	380.97	412.74	445.68	479.83	21
22	357.65	388.93	421.35	454.96	489.81	22
23	365.20	397.13	430.22	464.52	500.09	23
24	372.97	405.57	439.34	474.36	510.68	24
25	380.98	414.25	448.74	484.49	521.57	25
26	389.21	423.19	458.40	494.92	532.78	26
27	397.69	432.39	468.35	505.64	544.30	27
28	406.41	441.85	478.58	516.66	556.14	28
29	415.38	451.57	489.09	527.97	568.30	29
30	424.60	461.57	499.88	539.59	580.78	30
31	434.07	471.83	510.95	551.51	593.57	31
32	443.79	482.35	522.31	563.72	606.68	32
33	453.76	493.14	533.94	576.22	620.10	33
34	463.98	504.19	545.84	589.02	633.84	34
35	474.44	515.48	558.00	602.11	647.90	35
36	485.13	527.03	570.45	615.50	662.31	36
37	496.06	538.83	583.17	629.20	677.06	37
38	507.21	550.88	596.17	643.22	692.18	38
39	518.61	563.20	609.47	657.58	707.70	39
40	530.25	575.79	623.08	672.29	723.63	40
41	542.13	588.66	637.01	687.39	740.03	41
42	554.28	601.83	651.30	702.92	756.93	42
43	566.70	615.33	665.98	718.91	774.41	43
44	579.42	629.18	681.08	735.42	792.53	44
45	592.47	643.43	696.67	752.52	811.40	45
46	605.90	658.13	712.81	770.33	831.14	46
47	619.75	673.36	729.61	788.95	851.90	47
48	634.11	689.20	747.18	808.53	873.89	48
49	649.07	705.79	765.66	829.27	897.36	49

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy-five Years, or at Death if Prior.

Age at Issue.	Net Premium.	Reserves at End of Years Stated.				Age at Issue.
		1	2	3	4	
20	23.813	16.85	34.30	52.37	71.07	20
21	24.185	17.19	34.99	53.41	72.50	21
22	24.569	17.54	35.70	54.50	73.97	22
23	24.967	17.90	36.43	55.63	75.50	23
24	25.379	18.28	37.20	56.79	77.07	24
25	25.806	18.67	37.98	57.98	78.69	25
26	26.248	19.06	38.79	59.21	80.35	26
27	26.707	19.47	39.63	60.48	82.07	27
28	27.183	19.90	40.49	61.79	83.85	28
29	27.676	20.33	41.37	63.14	85.68	29
30	28.188	20.78	42.29	64.54	87.56	30
31	28.720	21.25	43.24	65.97	89.49	31
32	29.274	21.73	44.20	67.45	91.49	32
33	29.850	22.22	45.20	68.97	93.55	33
34	30.449	22.73	46.24	70.55	95.68	34
35	31.074	23.27	47.31	72.17	97.85	35
36	31.726	23.81	48.41	73.83	100.09	36
37	32.408	24.37	49.54	75.54	102.40	37
38	33.121	24.94	50.70	77.30	104.78	38
39	33.867	25.54	51.91	79.13	107.23	39
40	34.651	26.15	53.15	81.01	109.77	40
41	35.473	26.80	54.44	82.97	112.39	41
42	36.339	27.46	55.78	84.98	115.08	42
43	37.253	28.15	57.15	87.05	117.83	43
44	38.218	28.85	58.57	89.16	120.65	44
45	39.239	29.58	60.02	91.33	123.52	45
46	40.322	30.32	61.50	93.54	126.43	46
47	41.472	31.09	63.02	95.77	129.36	47
48	42.695	31.86	64.54	98.02	132.32	48
49	43.997	32.64	66.06	100.28	135.30	49
50	45.385	33.43	67.62	102.58	138.33	50
51	46.867	34.23	69.21	104.93	141.42	51
52	48.451	35.05	70.83	107.33	144.57	52
53	50.148	35.91	72.50	109.80	147.80	53
54	51.970	36.77	74.21	112.31	151.10	54

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy-five Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	5	6	7	8	9	
20	90.45	110.51	131.29	152.82	175.11	20
21	92.26	112.73	133.92	155.87	178.60	21
22	94.13	115.01	136.63	159.02	182.20	22
23	96.07	117.37	139.43	162.27	185.92	23
24	98.07	119.80	142.31	165.62	189.75	24
25	100.12	122.31	145.28	169.07	193.69	25
26	102.23	124.89	148.34	172.61	197.74	26
27	104.42	127.55	151.49	176.27	201.92	27
28	106.67	130.29	154.73	180.03	206.22	28
29	108.98	133.10	158.07	183.90	210.64	29
30	111.37	136.02	161.51	187.89	215.18	30
31	113.83	139.01	165.05	191.98	219.84	31
32	116.36	142.08	168.67	196.18	224.62	32
33	118.97	145.24	172.41	200.49	229.54	33
34	121.64	148.49	176.24	204.94	234.60	34
35	124.40	151.83	180.19	209.50	239.79	35
36	127.23	155.27	184.24	214.18	245.11	36
37	130.15	158.81	188.42	218.99	250.57	37
38	133.15	162.45	192.69	223.93	256.16	38
39	136.25	166.19	197.10	228.98	261.88	39
40	139.44	170.04	201.61	234.15	267.71	40
41	142.72	173.99	206.22	239.43	273.63	41
42	146.08	178.03	210.93	244.79	279.64	42
43	149.53	182.15	215.71	250.22	285.71	43
44	153.03	186.33	220.54	255.70	291.83	44
45	156.59	190.55	225.42	261.23	298.02	45
46	160.18	194.81	230.34	266.80	304.24	46
47	163.80	199.10	235.30	272.42	310.51	47
48	167.45	203.44	240.30	278.08	316.81	48
49	171.14	207.81	245.34	283.78	323.17	49
50	174.88	212.24	250.45	289.55	329.61	50
51	178.68	216.74	255.63	295.41	336.14	51
52	182.56	221.33	260.92	301.38	342.78	52
53	186.53	226.02	266.32	307.47	349.57	53
54	190.60	230.83	271.85	313.71	356.52	54

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy-five Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	10	11	12	13	14	
20	198.20	222.12	246.90	272.57	299.17	20
21	202.15	226.54	251.81	277.98	305.09	21
22	206.22	231.10	256.86	283.54	311.19	22
23	210.42	235.79	262.06	289.28	317.47	23
24	214.74	240.62	267.42	295.18	323.93	24
25	219.19	245.59	272.93	301.25	330.57	25
26	223.77	250.71	278.60	307.48	337.39	26
27	228.48	255.97	284.42	313.89	344.39	27
28	233.32	261.37	290.41	320.46	351.59	28
29	238.30	266.93	296.55	327.22	358.97	29
30	243.41	272.62	302.86	334.15	366.55	30
31	248.66	278.48	309.34	341.27	374.32	31
32	254.05	284.49	315.98	348.56	382.27	32
33	259.58	290.66	322.79	356.03	390.41	33
34	265.27	296.98	329.77	363.67	398.73	34
35	271.10	303.46	336.91	371.48	407.21	35
36	277.07	310.09	344.20	379.44	415.84	36
37	283.18	316.86	351.64	387.54	424.62	37
38	289.43	323.77	359.20	395.76	433.51	38
39	295.81	330.79	366.88	404.10	442.53	39
40	302.28	337.92	374.65	412.54	451.65	40
41	308.86	345.14	382.53	421.08	460.87	41
42	315.50	352.43	390.48	429.70	470.18	42
43	322.22	359.80	398.50	438.40	479.57	43
44	328.99	367.22	406.58	447.15	489.03	44
45	335.82	374.70	414.72	455.97	498.56	45
46	342.69	382.22	422.90	464.85	508.17	46
47	349.60	389.79	431.15	473.79	517.85	47
48	356.56	397.41	439.46	482.81	527.63	48
49	363.59	405.10	447.83	491.91	537.52	49
50	370.69	412.88	456.31	501.14	547.56	50
51	377.89	420.77	464.92	510.53	557.81	51
52	385.22	428.80	473.71	520.13	568.31	52
53	392.70	437.03	482.71	529.99	579.14	53
54	400.39	445.48	491.99	540.18	590.40	54

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy-five Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	15	16	17	18	19	
20	326.73	355.29	384.88	415.56	447.36	20
21	333.19	362.30	392.47	423.73	456.14	21
22	339.83	369.51	400.26	432.13	465.16	22
23	346.68	376.93	408.28	440.77	474.45	23
24	353.71	384.56	416.52	449.65	483.99	24
25	360.94	392.40	424.99	458.77	493.79	25
26	368.36	400.45	433.69	468.14	503.85	26
27	375.99	408.71	442.62	477.75	514.17	27
28	383.82	417.20	451.78	487.61	524.74	28
29	391.85	425.90	461.16	497.70	535.56	29
30	400.08	434.81	470.77	508.02	546.63	30
31	408.52	443.93	480.60	518.58	557.92	31
32	417.15	453.26	490.64	529.34	569.44	32
33	425.98	462.78	500.87	540.30	581.17	33
34	434.98	472.48	511.28	551.46	593.11	34
35	444.15	482.35	521.87	562.81	605.25	35
36	453.47	492.37	532.62	574.33	617.58	36
37	462.92	502.54	543.54	586.02	630.11	37
38	472.51	512.85	554.60	597.88	642.83	38
39	482.23	523.29	565.81	609.91	655.74	39
40	492.06	533.85	577.15	622.09	668.85	40
41	501.99	544.53	588.63	634.44	682.15	41
42	512.01	555.32	600.24	646.95	695.66	42
43	522.13	566.22	611.98	659.62	709.39	43
44	532.33	577.22	623.86	672.48	723.36	44
45	542.63	588.34	635.89	685.54	737.61	45
46	553.01	599.57	648.08	698.83	752.19	46
47	563.50	610.94	660.46	712.39	767.13	47
48	574.10	622.49	673.09	726.27	782.53	48
49	584.87	634.24	685.99	740.54	798.48	49
50	595.83	646.26	699.25	755.32	815.11	50
51	607.05	658.61	712.97	770.71	832.60	51
52	618.60	671.40	727.27	786.89	851.18	52
53	630.57	684.74	742.31	804.09	871.14	53
54	643.08	698.80	758.31	822.58	892.89	54

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Eighty Years, or at Death if Prior.

Age at Issue.	Net Premium.	Reserves at End of Years Stated.				Age at Issue.
		1	2	3	4	
20	23.374	16.40	33.37	50.95	69.14	20
21	23.729	16.72	34.02	51.94	70.49	21
22	24.095	17.05	34.69	52.97	71.89	22
23	24.475	17.39	35.39	54.03	73.33	23
24	24.867	17.74	36.12	55.13	74.82	24
25	25.274	18.11	36.86	56.26	76.35	25
26	25.696	18.49	37.62	57.43	77.92	26
27	26.133	18.87	38.41	58.62	79.54	27
28	26.586	19.28	39.22	59.86	81.22	28
29	27.056	19.69	40.05	61.13	82.94	29
30	27.543	20.11	40.92	62.45	84.71	30
31	28.049	20.56	41.82	63.80	86.54	31
32	28.575	21.01	42.72	65.18	88.42	32
33	29.123	21.47	43.66	66.62	90.34	33
34	29.692	21.95	44.64	68.09	92.34	34
35	30.286	22.45	45.64	69.62	94.38	35
36	30.906	22.95	46.67	71.16	96.47	36
37	31.552	23.48	47.73	72.77	98.62	37
38	32.229	24.01	48.81	74.41	100.84	38
39	32.937	24.57	49.93	76.11	103.12	39
40	33.680	25.14	51.09	77.86	105.48	40
41	34.459	25.74	52.29	79.67	107.90	41
42	35.279	26.36	53.53	81.53	110.38	42
43	36.144	26.99	54.80	83.44	112.91	43
44	37.057	27.64	56.10	85.38	115.49	44
45	38.023	28.32	57.43	87.37	118.12	45
46	39.046	28.99	58.78	89.37	120.75	46
47	40.131	29.69	60.16	91.39	123.39	47
48	41.285	30.39	61.53	93.41	126.02	48
49	42.513	31.09	62.90	95.42	128.66	49
50	43.819	31.79	64.27	97.44	131.31	50
51	45.212	32.50	65.66	99.49	133.98	51
52	46.698	33.22	67.08	101.56	136.68	52
53	48.289	33.96	68.51	103.66	139.39	53
54	49.993	34.70	69.96	105.77	142.13	54
55	51.821	35.46	71.44	107.92	144.93	55
56	53.785	36.23	72.94	110.12	147.75	56
57	55.899	37.03	74.49	112.36	150.63	57
58	58.176	37.85	76.07	114.64	153.56	58
59	60.634	38.69	77.68	116.97	156.53	59

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Eighty Years, or at Death if Prior.

Age at Issue.	Reserves at End of Years Stated.					Age at Issue.
	5	6	7	8	9	
20	87.98	107.50	127.71	148.64	170.32	20
21	89.70	109.60	130.20	151.53	173.62	21
22	91.48	111.76	132.76	154.51	177.03	22
23	93.31	113.99	135.41	157.58	180.54	23
24	95.20	116.29	138.13	160.75	184.16	24
25	97.14	118.66	140.94	164.00	187.88	25
26	99.13	121.09	143.83	167.35	191.70	26
27	101.20	123.61	146.79	170.79	195.64	27
28	103.32	126.19	149.85	174.34	199.68	28
29	105.50	128.84	152.99	177.98	203.83	29
30	107.74	131.58	156.22	181.72	208.09	30
31	110.06	134.39	159.55	185.56	212.47	31
32	112.43	137.27	162.95	189.50	216.95	32
33	114.88	140.23	166.44	193.54	221.55	33
34	117.39	143.28	170.03	197.69	226.27	34
35	119.97	146.40	173.72	201.94	231.11	35
36	122.60	149.60	177.49	206.30	236.05	36
37	125.33	152.90	181.38	210.77	241.12	37
38	128.12	156.28	185.35	215.34	246.29	38
39	131.00	159.76	189.43	220.02	251.56	39
40	133.95	163.32	193.59	224.78	256.92	40
41	136.99	166.96	197.84	229.63	262.34	41
42	140.09	170.67	202.15	234.52	267.80	42
43	143.25	174.45	206.51	239.45	273.29	43
44	146.45	178.24	210.88	244.39	278.79	44
45	149.68	182.07	215.28	249.35	284.31	45
46	152.91	185.88	219.67	254.29	289.79	46
47	156.16	189.71	224.06	259.23	295.26	47
48	159.39	193.53	228.43	264.14	300.69	48
49	162.63	197.33	232.79	269.03	306.08	49
50	165.88	201.15	237.15	273.91	311.46	50
51	169.14	204.97	241.51	278.78	316.82	51
52	172.42	208.81	245.88	283.65	322.16	52
53	175.73	212.68	250.26	288.51	327.48	53
54	179.06	216.56	254.65	293.38	332.80	54
55	182.44	220.48	259.07	298.26	338.12	55
56	185.85	224.43	263.51	303.17	343.45	56
57	189.31	228.43	268.01	308.11	348.80	57
58	192.83	232.48	272.56	313.09	354.18	58
59	196.41	236.60	277.15	318.11	359.60	59

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Eighty Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	10	11	12	13	14	
20	192.76	216.02	240.10	265.06	290.90	20
21	196.50	220.20	244.74	270.16	296.50	21
22	200.35	224.50	249.51	275.42	302.26	22
23	204.32	228.93	254.43	280.83	308.18	23
24	208.40	233.49	259.49	286.40	314.27	24
25	212.59	238.19	264.68	292.12	320.52	25
26	216.91	243.00	270.02	297.98	326.94	26
27	221.34	247.96	275.50	304.01	333.51	27
28	225.90	253.04	281.12	310.18	340.27	28
29	230.58	258.25	286.88	316.51	347.18	29
30	235.38	263.59	292.79	323.01	354.27	30
31	240.29	269.08	298.85	329.66	361.52	31
32	245.34	274.69	305.06	336.46	368.94	32
33	250.51	280.45	311.40	343.41	376.50	33
34	255.81	286.34	317.90	350.51	384.22	34
35	261.24	292.37	324.52	357.75	392.07	35
36	266.78	298.51	331.27	365.10	400.02	36
37	272.44	304.77	338.13	372.55	408.07	37
38	278.21	311.13	345.08	380.09	416.20	38
39	284.08	317.58	352.10	387.69	424.39	39
40	290.01	324.09	359.18	395.34	432.62	40
41	296.00	330.64	366.30	403.03	440.89	41
42	302.03	337.23	373.45	410.74	449.17	42
43	308.07	343.83	380.59	418.44	457.43	43
44	314.12	350.42	387.73	426.12	465.67	44
45	320.17	357.00	394.84	433.77	473.88	45
46	326.18	363.53	401.89	441.35	482.01	46
47	332.17	370.03	408.91	448.89	490.08	47
48	338.11	376.47	415.85	456.34	498.06	48
49	344.01	382.86	422.73	463.71	505.95	49
50	349.87	389.20	429.53	471.00	513.76	50
51	355.70	395.48	436.27	478.21	521.48	51
52	361.49	401.71	442.95	485.36	529.13	52
53	367.25	407.90	449.58	492.44	536.70	53
54	372.99	414.07	456.16	499.46	544.22	54
55	378.73	420.20	462.69	506.43	551.69	55
56	384.45	426.31	469.21	513.38	559.15	56
57	390.19	432.42	475.71	520.33	566.65	57
58	395.94	438.54	482.23	527.32	574.25	58
59	401.73	444.71	488.82	534.43	582.10	59

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Eighty Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	15	16	17	18	19	
20	317.68	345.43	374.18	403.97	434.85	20
21	323.78	352.05	381.34	411.68	443.13	21
22	330.06	358.85	388.69	419.60	451.64	22
23	336.51	365.85	396.24	427.73	460.37	23
24	343.13	373.03	404.00	436.09	469.34	24
25	349.94	380.40	411.96	444.66	478.54	25
26	356.91	387.96	420.12	453.44	487.97	26
27	364.07	395.72	428.49	462.44	497.63	27
28	371.41	403.67	437.06	471.66	507.50	28
29	378.93	411.80	445.83	481.08	517.59	29
30	386.63	420.12	454.79	490.69	527.88	30
31	394.50	428.62	463.94	500.50	538.35	31
32	402.53	437.29	473.25	510.46	549.00	32
33	410.72	446.11	482.71	520.58	559.80	33
34	419.06	455.08	492.31	530.85	570.75	34
35	427.52	464.16	502.04	541.23	581.83	35
36	436.08	473.34	511.86	551.73	593.03	36
37	444.74	482.62	521.78	562.32	604.34	37
38	453.47	491.97	531.78	573.00	615.74	38
39	462.26	501.38	541.84	583.74	627.22	39
40	471.09	510.83	551.94	594.53	638.77	40
41	479.95	520.31	562.06	605.37	650.38	41
42	488.81	529.78	572.20	616.22	662.02	42
43	497.66	539.26	582.34	627.08	673.70	43
44	506.49	548.70	592.45	637.93	685.39	44
45	515.27	558.10	602.53	648.77	697.11	45
46	523.98	567.42	612.54	659.58	708.85	46
47	532.62	576.68	622.51	670.36	720.60	47
48	541.16	585.87	632.41	681.11	732.37	48
49	549.63	594.97	642.25	691.84	744.19	49
50	558.00	603.99	652.03	702.55	756.08	50
51	566.29	612.93	661.77	713.28	768.09	51
52	574.50	621.82	671.49	724.07	780.27	52
53	582.65	630.66	681.23	734.97	792.73	53
54	590.75	639.51	691.03	746.07	805.61	54
55	598.84	648.39	700.98	757.51	819.10	55
56	606.96	657.39	711.21	769.47	833.45	56
57	615.18	666.64	721.91	782.19	848.98	57
58	623.65	676.33	733.33	796.00	866.10	58
59	632.56	686.73	745.79	811.32	885.38	59

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Ten Years, or at Death if Prior.

Age at Issue.	Net Premium.	Reserves at End of Years Stated.				Age at Issue.
		1	2	3	4	
20	88.587	84.10	171.36	261.91	355.88	20
21	88.614	84.08	171.32	261.86	355.83	21
22	88.643	84.06	171.29	261.82	355.78	22
23	88.674	84.04	171.26	261.78	355.73	23
24	88.706	84.03	171.23	261.74	355.67	24
25	88.741	84.02	171.20	261.69	355.62	25
26	88.778	83.99	171.16	261.64	355.55	26
27	88.819	83.97	171.13	261.58	355.48	27
28	88.862	83.96	171.09	261.52	355.41	28
29	88.910	83.93	171.04	261.46	355.34	29
30	88.961	83.91	171.00	261.41	355.26	30
31	89.017	83.89	170.96	261.34	355.17	31
32	89.079	83.87	170.90	261.26	355.08	32
33	89.146	83.83	170.85	261.18	354.98	33
34	89.220	83.81	170.80	261.10	354.87	34
35	89.300	83.78	170.74	261.02	354.76	35
36	89.390	83.74	170.67	260.91	354.62	36
37	89.489	83.71	170.60	260.80	354.48	37
38	89.599	83.67	170.51	260.67	354.32	38
39	89.721	83.63	170.42	260.55	354.16	39
40	89.857	83.58	170.33	260.41	353.98	40
41	90.008	83.54	170.24	260.28	353.80	41
42	90.180	83.49	170.15	260.13	353.60	42
43	90.375	83.45	170.05	259.98	353.39	43
44	90.598	83.39	169.94	259.80	353.15	44
45	90.851	83.34	169.82	259.61	352.88	45
46	91.140	83.27	169.68	259.38	352.55	46
47	91.467	83.21	169.53	259.11	352.17	47
48	91.838	83.12	169.32	258.78	351.71	48
49	92.258	83.01	169.07	258.39	351.18	49
50	92.729	82.87	168.78	257.94	350.58	50
51	93.255	82.71	168.45	257.43	349.90	51
52	93.843	82.54	168.09	256.86	349.14	52
53	94.498	82.35	167.67	256.22	348.28	53
54	95.229	82.12	167.20	255.50	347.33	54
55	96.042	81.87	166.68	254.70	346.27	55
56	96.946	81.59	166.10	253.83	345.11	56
57	97.950	81.29	165.48	252.86	343.82	57
58	99.067	80.96	164.78	251.79	342.39	58
59	100.310	80.59	164.01	250.61	340.82	59
60	101.690	80.19	163.17	249.31	339.10	60
61	103.224	79.74	162.24	247.90	337.22	61
62	104.928	79.27	161.25	246.37	335.16	62
63	106.820	78.75	160.17	244.69	332.90	63
64	108.920	78.20	158.98	242.85	330.42	64
65	111.247	77.57	157.66	240.80	327.65	65

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Ten Years, or at Death if prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	5	6	7	8	9	
20	453.42	554.68	659.80	768.95	882.29	20
21	453.37	554.62	659.75	768.90	882.26	21
22	453.31	554.56	659.69	768.85	882.23	22
23	453.25	554.50	659.63	768.80	882.20	23
24	453.19	554.44	659.57	768.75	882.17	24
25	453.12	554.36	659.50	768.70	882.13	25
26	453.05	554.29	659.43	768.64	882.10	26
27	452.97	554.21	659.35	768.57	882.06	27
28	452.90	554.12	659.27	768.50	882.01	28
29	452.80	554.03	659.18	768.42	881.96	29
30	452.71	553.93	659.08	768.34	881.91	30
31	452.61	553.83	658.98	768.26	881.86	31
32	452.51	553.71	658.86	768.14	881.80	32
33	452.39	553.58	658.74	768.05	881.73	33
34	452.26	553.45	658.60	767.93	881.65	34
35	452.13	553.29	658.45	767.80	881.57	35
36	451.97	553.13	658.29	767.66	881.48	36
37	451.80	552.94	658.11	767.51	881.38	37
38	451.61	552.75	657.91	767.34	881.28	38
39	451.42	552.53	657.70	767.15	881.15	39
40	451.21	552.30	657.47	766.95	881.02	40
41	450.99	552.05	657.21	766.72	880.86	41
42	450.75	551.78	656.93	766.46	880.69	42
43	450.48	551.47	656.60	766.16	880.50	43
44	450.18	551.12	656.23	765.83	880.28	44
45	449.83	550.71	655.80	765.44	880.02	45
46	449.41	550.23	655.31	765.00	879.73	46
47	448.93	549.68	654.74	764.50	879.41	47
48	448.37	549.05	654.10	763.93	879.03	48
49	447.72	548.32	653.36	763.28	878.62	49
50	446.99	547.51	652.53	762.55	878.15	50
51	446.16	546.59	651.60	761.74	877.62	51
52	445.24	545.56	650.57	760.83	877.03	52
53	444.20	544.41	649.41	759.82	876.37	53
54	443.06	543.14	648.13	758.69	875.65	54
55	441.79	541.73	646.70	757.44	874.83	55
56	440.37	540.16	645.11	756.04	873.93	56
57	438.81	538.43	643.35	754.50	872.92	57
58	437.09	536.51	641.42	752.79	871.81	58
59	435.19	534.40	639.28	750.89	870.56	59
60	433.11	532.07	636.90	748.78	869.18	60
61	430.82	529.50	634.28	746.45	867.65	61
62	428.31	526.68	631.39	743.86	865.95	62
63	425.54	523.56	628.18	741.00	864.05	63
64	422.48	520.10	624.63	737.81	861.95	64
65	419.09	516.25	620.66	734.27	859.63	65

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Fifteen Years, or at Death if Prior.

Age at Issue.	Net Premium.	Reserves at End of Years Stated.				Age at Issue.
		1	2	3	4	
20	56.494	50.78	103.45	158.09	214.77	20
21	56.528	50.77	103.42	158.05	214.73	21
22	56.563	50.75	103.40	158.02	214.69	22
23	56.601	50.74	103.38	157.99	214.65	23
24	56.641	50.74	103.37	157.96	214.60	24
25	56.685	50.73	103.35	157.93	214.56	25
26	56.733	50.72	103.32	157.90	214.52	26
27	56.784	50.71	103.31	157.86	214.47	27
28	56.840	50.70	103.28	157.83	214.43	28
29	56.901	50.69	103.26	157.80	214.38	29
30	56.968	50.68	103.24	157.77	214.33	30
31	57.041	50.67	103.23	157.73	214.28	31
32	57.121	50.66	103.20	157.69	214.23	32
33	57.210	50.65	103.18	157.66	214.18	33
34	57.307	50.64	103.16	157.63	214.13	34
35	57.415	50.64	103.15	157.60	214.07	35
36	57.536	50.63	103.13	157.56	214.02	36
37	57.670	50.63	103.11	157.53	213.96	37
38	57.821	50.62	103.10	157.50	213.91	38
39	57.989	50.63	103.09	157.48	213.87	39
40	58.179	50.63	103.09	157.47	213.85	40
41	58.393	50.64	103.11	157.49	213.85	41
42	58.635	50.66	103.14	157.51	213.85	42
43	58.910	50.69	103.18	157.55	213.86	43
44	59.220	50.72	103.22	157.58	213.87	44
45	59.571	50.76	103.28	157.62	213.88	45
46	59.968	50.79	103.32	157.65	213.85	46
47	60.415	50.84	103.37	157.66	213.79	47
48	60.919	50.87	103.40	157.63	213.68	48
49	61.484	50.89	103.39	157.57	213.52	49
50	62.116	50.89	103.37	157.49	213.34	50
51	62.821	50.91	103.34	157.38	213.12	51
52	63.606	50.91	103.31	157.26	212.87	52
53	64.480	50.91	103.26	157.12	212.59	53
54	65.454	50.91	103.20	156.95	212.27	54
55	66.535	50.91	103.13	156.77	211.92	55
56	67.737	50.90	103.06	156.57	211.55	56
57	69.072	50.90	102.99	156.37	211.15	57
58	70.554	50.90	102.92	156.16	210.72	58
59	72.199	50.90	102.85	155.92	210.25	59
60	74.021	50.91	102.76	155.67	209.75	60

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Fifteen Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	5	6	7	8	9	
20	273.58	334.61	397.95	463.68	531.91	20
21	273.53	334.55	397.88	463.60	531.83	21
22	273.48	334.49	397.81	463.53	531.75	22
23	273.43	334.43	397.74	463.44	531.66	23
24	273.38	334.37	397.66	463.36	531.57	24
25	273.32	334.30	397.59	463.28	531.48	25
26	273.26	334.23	397.51	463.19	531.38	26
27	273.21	334.16	397.42	463.09	531.28	27
28	273.15	334.08	397.33	462.99	531.16	28
29	273.08	334.00	397.24	462.88	531.05	29
30	273.02	333.93	397.14	462.77	530.92	30
31	272.96	333.84	397.04	462.65	530.78	31
32	272.88	333.75	396.93	462.52	530.63	32
33	272.81	333.65	396.81	462.37	530.47	33
34	272.74	333.56	396.68	462.22	530.30	34
35	272.66	333.45	396.55	462.07	530.13	35
36	272.57	333.34	396.41	461.91	529.94	36
37	272.50	333.24	396.28	461.74	529.75	37
38	272.42	333.14	396.15	461.58	529.54	38
39	272.37	333.04	396.02	461.41	529.33	39
40	272.31	332.96	395.89	461.23	529.10	40
41	272.28	332.88	395.76	461.04	528.84	41
42	272.25	332.80	395.62	460.82	528.54	42
43	272.22	332.72	395.45	460.56	528.19	43
44	272.18	332.59	395.23	460.24	527.77	44
45	272.11	332.43	394.96	459.86	527.29	45
46	271.99	332.21	394.63	459.41	526.72	46
47	271.84	331.94	394.23	458.87	526.07	47
48	271.62	331.60	393.75	458.25	525.30	48
49	271.36	331.19	393.19	457.53	524.43	49
50	271.04	330.72	392.54	456.71	523.46	50
51	270.68	330.18	391.82	455.80	522.37	51
52	270.26	329.58	391.02	454.78	521.16	52
53	269.80	328.92	390.13	453.66	519.82	53
54	269.29	328.18	389.14	452.41	518.33	54
55	268.74	327.38	388.06	451.05	516.71	55
56	268.13	326.49	386.87	449.56	514.93	56
57	267.48	325.54	385.60	447.95	512.99	57
58	266.77	324.51	384.21	446.18	510.86	58
59	266.01	323.40	382.70	444.25	508.53	59
60	265.19	322.19	381.04	442.14	505.95	60

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Fifteen Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	10	11	12	13	14	
20	602.74	676.28	752.66	831.98	914.38	20
21	602.66	676.21	752.59	831.92	914.35	21
22	602.58	676.13	752.51	831.86	914.31	22
23	602.49	676.04	752.43	831.80	914.27	23
24	602.40	675.95	752.35	831.73	914.23	24
25	602.30	675.85	752.26	831.66	914.19	25
26	602.19	675.75	752.17	831.58	914.14	26
27	602.08	675.64	752.06	831.50	914.09	27
28	601.97	675.52	751.96	831.41	914.03	28
29	601.84	675.39	751.83	831.31	913.97	29
30	601.70	675.25	751.70	831.20	913.91	30
31	601.56	675.10	751.56	831.08	913.83	31
32	601.39	674.94	751.40	830.95	913.75	32
33	601.22	674.76	751.24	830.81	913.67	33
34	601.04	674.57	751.06	830.66	913.57	34
35	600.85	674.37	750.86	830.49	913.46	35
36	600.64	674.15	750.65	830.30	913.34	36
37	600.42	673.92	750.41	830.10	913.20	37
38	600.18	673.66	750.15	829.87	913.05	38
39	599.93	673.38	749.86	829.61	912.88	39
40	599.65	673.06	749.53	829.32	912.69	40
41	599.33	672.70	749.16	828.99	912.48	41
42	598.96	672.28	748.74	828.61	912.23	42
43	598.53	671.81	748.26	828.19	911.97	43
44	598.04	671.26	747.71	827.71	911.65	44
45	597.47	670.63	747.08	827.16	911.30	45
46	596.80	669.91	746.37	826.54	910.91	46
47	596.04	669.09	745.56	825.85	910.46	47
48	595.17	668.16	744.64	825.06	909.95	48
49	594.19	667.11	743.61	824.17	909.39	49
50	593.08	665.94	742.46	823.18	908.76	50
51	591.85	664.63	741.18	822.08	908.05	51
52	590.48	663.17	739.75	820.85	907.27	52
53	588.97	661.56	738.17	819.49	906.39	53
54	587.29	659.78	736.42	817.97	905.42	54
55	585.46	657.82	734.48	816.29	904.34	55
56	583.43	655.66	732.34	814.43	903.13	56
57	581.22	653.29	729.98	812.37	901.80	57
58	578.79	650.66	727.37	810.09	900.32	58
59	576.10	647.76	724.48	807.56	898.68	59
60	573.14	644.54	721.26	804.74	896.85	60

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Twenty Years, or at Death if Prior.

Age at Issue.	Net Premium.	Reserves at End of Years Stated.				Age at Issue.
		1	2	3	4	
20	40.770	34.46	70.18	107.22	145.63	20
21	40.811	34.45	70.17	107.20	145.61	21
22	40.855	34.45	70.16	107.19	145.60	22
23	40.901	34.44	70.16	107.19	145.59	23
24	40.952	34.45	70.16	107.19	145.58	24
25	41.007	34.45	70.16	107.19	145.58	25
26	41.068	34.45	70.16	107.19	145.57	26
27	41.133	34.45	70.17	107.19	145.57	27
28	41.205	34.46	70.18	107.20	145.59	28
29	41.283	34.46	70.19	107.21	145.60	29
30	41.370	34.47	70.21	107.24	145.62	30
31	41.465	34.49	70.23	107.27	145.65	31
32	41.571	34.51	70.26	107.30	145.69	32
33	41.689	34.52	70.29	107.35	145.75	33
34	41.820	34.55	70.34	107.41	145.83	34
35	41.966	34.59	70.40	107.50	145.91	35
36	42.130	34.62	70.47	107.58	146.02	36
37	42.314	34.67	70.55	107.70	146.15	37
38	42.521	34.72	70.65	107.82	146.31	38
39	42.753	34.78	70.76	107.99	146.52	39
40	43.014	34.85	70.90	108.19	146.77	40
41	43.307	34.95	71.08	108.44	147.06	41
42	43.637	35.05	71.28	108.72	147.41	42
43	44.008	35.18	71.51	109.04	147.79	43
44	44.426	35.31	71.77	109.38	148.20	44
45	44.896	35.48	72.05	109.78	148.66	45
46	45.424	35.64	72.36	110.19	149.13	46
47	46.014	35.82	72.69	110.61	149.61	47
48	46.676	36.02	73.02	111.04	150.09	48
49	47.415	36.21	73.36	111.48	150.59	49
50	48.238	36.41	73.71	111.94	151.12	50
51	49.153	36.62	74.10	112.45	151.69	51
52	50.169	36.85	74.52	113.00	152.32	52
53	51.296	37.11	74.96	113.59	152.99	53
54	52.546	37.38	75.45	114.22	153.71	54
55	53.928	37.68	75.98	114.92	154.52	55

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Twenty Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	5	6	7	8	9	
20	185.47	226.79	269.65	314.11	360.24	20
21	185.44	226.76	269.61	314.06	360.18	21
22	185.42	226.73	269.57	314.02	360.12	22
23	185.41	226.71	269.54	313.98	360.08	23
24	185.40	226.69	269.51	313.94	360.03	24
25	185.39	226.67	269.49	313.91	359.98	25
26	185.38	226.65	269.47	313.87	359.93	26
27	185.38	226.65	269.45	313.84	359.89	27
28	185.38	226.64	269.43	313.82	359.85	28
29	185.39	226.64	269.43	313.80	359.82	29
30	185.41	226.66	269.43	313.79	359.79	30
31	185.44	226.68	269.45	313.78	359.77	31
32	185.48	226.72	269.47	313.79	359.75	32
33	185.54	226.77	269.51	313.81	359.76	33
34	185.61	226.84	269.57	313.86	359.79	34
35	185.71	226.93	269.66	313.94	359.85	35
36	185.82	227.05	269.77	314.04	359.93	36
37	185.97	227.21	269.93	314.19	360.05	37
38	186.15	227.41	270.13	314.37	360.20	38
39	186.39	227.66	270.38	314.60	360.40	39
40	186.67	227.95	270.67	314.87	360.62	40
41	187.01	228.30	271.01	315.18	360.86	41
42	187.38	228.69	271.38	315.50	361.11	42
43	187.80	229.12	271.78	315.83	361.35	43
44	188.25	229.56	272.18	316.16	361.58	44
45	188.73	230.02	272.59	316.50	361.81	45
46	189.21	230.49	273.00	316.82	362.00	46
47	189.71	230.96	273.41	317.13	362.20	47
48	190.21	231.44	273.82	317.44	362.36	48
49	190.73	231.92	274.24	317.74	362.51	49
50	191.27	232.44	274.68	318.05	362.66	50
51	191.87	233.00	275.15	318.40	362.83	51
52	192.50	233.60	275.67	318.77	363.01	52
53	193.20	234.27	276.24	319.19	363.21	53
54	193.96	234.99	276.86	319.64	363.43	54
55	194.80	235.79	277.54	320.14	363.69	55

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Twenty Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED					Age at Issue.
	10	11	12	13	14	
20	408.10	457.76	509.31	562.82	618.37	20
21	408.03	457.69	509.24	562.73	618.28	21
22	407.97	457.62	509.15	562.64	618.19	22
23	407.91	457.55	509.07	562.56	618.09	23
24	407.85	457.48	508.99	562.46	617.99	24
25	407.79	457.41	508.90	562.37	617.88	25
26	407.73	457.33	508.81	562.26	617.76	26
27	407.67	457.26	508.72	562.15	617.64	27
28	407.62	457.18	508.63	562.04	617.51	28
29	407.56	457.11	508.53	561.92	617.38	29
30	407.51	457.03	508.43	561.80	617.24	30
31	407.47	456.97	508.34	561.69	617.11	31
32	407.44	456.91	508.26	561.58	616.97	32
33	407.41	456.86	508.18	561.47	616.83	33
34	407.42	456.84	508.13	561.38	616.69	34
35	407.45	456.84	508.08	561.28	616.55	35
36	407.51	456.85	508.04	561.19	616.39	36
37	407.59	456.88	508.02	561.09	616.22	37
38	407.70	456.93	507.99	560.98	616.02	38
39	407.84	456.99	507.96	560.85	615.79	39
40	407.98	457.05	507.91	560.69	615.53	40
41	408.14	457.09	507.84	560.50	615.23	41
42	408.28	457.12	507.74	560.27	614.87	42
43	408.41	457.13	507.61	559.99	614.45	43
44	408.53	457.10	507.42	559.65	613.96	44
45	408.62	457.04	507.19	559.24	613.40	45
46	408.68	456.92	506.90	558.77	612.74	46
47	408.70	456.77	506.55	558.22	612.00	47
48	408.69	456.56	506.13	557.58	611.15	48
49	408.66	456.31	505.64	556.85	610.20	49
50	408.61	456.03	505.10	556.05	609.15	50
51	408.55	455.71	504.51	555.17	608.00	51
52	408.49	455.37	503.87	554.22	606.74	52
53	408.43	455.02	503.18	553.18	605.36	53
54	408.37	454.64	502.43	552.05	603.86	54
55	408.33	454.23	501.62	550.81	602.19	55

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Twenty Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	15	16	17	18	19	
20	676.06	735.97	798.21	862.88	930.10	20
21	675.97	735.88	798.13	862.82	930.06	21
22	675.87	735.78	798.04	862.74	930.02	22
23	675.77	735.68	797.95	862.67	929.97	23
24	675.66	735.58	797.84	862.58	929.92	24
25	675.54	735.46	797.73	862.49	929.87	25
26	675.42	735.33	797.61	862.40	929.81	26
27	675.29	735.20	797.49	862.29	929.74	27
28	675.15	735.06	797.35	862.18	929.67	28
29	675.00	734.91	797.21	862.05	929.59	29
30	674.85	734.75	797.05	861.92	929.51	30
31	674.70	734.58	796.89	861.77	929.41	31
32	674.53	734.40	796.71	861.61	929.30	32
33	674.36	734.21	796.50	861.43	929.19	33
34	674.19	734.01	796.29	861.23	929.05	34
35	674.00	733.77	796.05	861.01	928.91	35
36	673.78	733.50	795.77	860.77	928.74	36
37	673.54	733.23	795.47	860.49	928.56	37
38	673.27	732.90	795.12	860.18	928.35	38
39	672.96	732.53	794.73	859.82	928.12	39
40	672.61	732.12	794.29	859.43	927.86	40
41	672.21	731.64	793.80	858.98	927.57	41
42	671.74	731.10	793.23	858.48	927.24	42
43	671.20	730.48	792.60	857.91	926.86	43
44	670.58	729.78	791.88	857.27	926.45	44
45	669.88	728.99	791.06	856.55	925.98	45
46	669.08	728.09	790.15	855.74	925.45	46
47	668.17	727.07	789.12	854.84	924.86	47
48	667.15	725.93	787.97	853.82	924.20	48
49	666.01	724.67	786.69	852.69	923.46	49
50	664.75	723.27	785.27	851.43	922.64	50
51	663.36	721.72	783.70	850.04	921.72	51
52	661.83	720.02	781.96	848.49	920.70	52
53	660.17	718.15	780.04	846.78	919.58	53
54	658.33	716.08	777.92	844.88	918.33	54
55	656.29	713.78	775.56	842.78	916.95	55

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Twenty-five Years, or at Death if Prior.

Age at Issue.	Net Premium.	Reserves at End of Years Stated.				Age at Issue.
		1	2	3	4	
20	31.603	24.94	50.78	77.57	105.32	20
21	31.653	24.94	50.79	77.58	105.34	21
22	31.708	24.95	50.80	77.60	105.37	22
23	31.767	24.96	50.83	77.63	105.41	23
24	31.831	24.97	50.86	77.67	105.45	24
25	31.901	25.00	50.89	77.71	105.51	25
26	31.979	25.01	50.92	77.76	105.57	26
27	32.064	25.03	50.97	77.83	105.65	27
28	32.157	25.06	51.02	77.90	105.75	28
29	32.261	25.09	51.08	77.99	105.87	29
30	32.376	25.13	51.16	78.11	106.00	30
31	32.504	25.18	51.25	78.23	106.17	31
32	32.647	25.24	51.35	78.38	106.36	32
33	32.807	25.29	51.47	78.56	106.59	33
34	32.984	25.37	51.62	78.77	106.86	34
35	33.183	25.46	51.78	79.01	107.16	35
36	33.406	25.55	51.97	79.28	107.51	36
37	33.656	25.67	52.19	79.59	107.91	37
38	33.935	25.79	52.43	79.94	108.37	38
39	34.247	25.94	52.71	80.36	108.91	39
40	34.597	26.10	53.04	80.84	109.53	40
41	34.988	26.29	53.41	81.39	110.24	41
42	35.426	26.51	53.84	82.00	111.03	42
43	35.916	26.76	54.31	82.70	111.90	43
44	36.463	27.02	54.84	83.44	112.86	44
45	37.075	27.33	55.41	84.28	113.91	45
46	37.757	27.65	56.04	85.17	115.01	46
47	38.517	28.01	56.72	86.12	116.19	47
48	39.362	28.39	57.43	87.11	117.44	48
49	40.299	28.78	58.17	88.17	118.76	49
50	41.336	29.20	58.97	89.30	120.18	50

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Twenty-five Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	5	6	7	8	9	
20	134.10	163.93	194.85	226.91	260.15	20
21	134.12	163.95	194.87	226.93	260.17	21
22	134.15	163.98	194.91	226.96	260.20	22
23	134.19	164.03	194.95	227.01	260.24	23
24	134.25	164.08	195.01	227.07	260.30	24
25	134.31	164.15	195.09	227.15	260.37	25
26	134.38	164.24	195.18	227.23	260.46	26
27	134.48	164.35	195.29	227.35	260.58	27
28	134.60	164.47	195.42	227.50	260.73	28
29	134.73	164.62	195.59	227.67	260.91	29
30	134.89	164.81	195.80	227.89	261.12	30
31	135.09	165.04	196.04	228.14	261.38	31
32	135.32	165.30	196.32	228.44	261.69	32
33	135.59	165.60	196.66	228.79	262.06	33
34	135.91	165.96	197.05	229.22	262.51	34
35	136.27	166.38	197.52	229.72	263.04	35
36	136.69	166.86	198.05	230.31	263.65	36
37	137.18	167.42	198.68	230.98	264.36	37
38	137.74	168.07	199.40	231.76	265.17	38
39	138.39	168.82	200.23	232.64	266.09	39
40	139.13	169.67	201.16	233.63	267.11	40
41	139.98	170.63	202.21	234.74	268.23	41
42	140.92	171.69	203.37	235.94	269.44	42
43	141.95	172.86	204.61	237.23	270.74	43
44	143.08	174.11	205.94	238.61	272.12	44
45	144.29	175.45	207.37	240.09	273.61	45
46	145.58	176.87	208.89	241.66	275.19	46
47	146.95	178.38	210.51	243.34	276.88	47
48	148.40	180.00	212.24	245.13	278.68	48
49	149.95	181.72	214.08	247.04	280.61	49
50	151.61	183.57	216.06	249.10	282.70	50

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Twenty-five Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	10	11	12	13	14	
20	294.62	330.37	367.45	405.91	445.81	20
21	294.63	330.37	367.44	405.89	445.78	21
22	294.66	330.39	367.45	405.88	445.76	22
23	294.70	330.42	367.47	405.89	445.75	23
24	294.75	330.46	367.50	405.92	445.76	24
25	294.81	330.53	367.55	405.95	445.77	25
26	294.90	330.60	367.62	406.00	445.80	26
27	295.02	330.71	367.71	406.07	445.85	27
28	295.16	330.84	367.83	406.17	445.93	28
29	295.33	331.01	367.98	406.30	446.04	29
30	295.55	331.21	368.17	406.48	446.20	30
31	295.81	331.47	368.42	406.71	446.40	31
32	296.12	331.78	368.72	406.99	446.65	32
33	296.50	332.17	369.09	407.34	446.95	33
34	296.97	332.62	369.54	407.75	447.32	34
35	297.51	333.17	370.06	408.23	447.75	35
36	298.13	333.78	370.65	408.78	448.22	36
37	298.85	334.50	371.33	409.40	448.75	37
38	299.67	335.30	372.08	410.07	449.31	38
39	300.60	336.19	372.91	410.80	449.93	39
40	301.61	337.15	373.80	411.59	450.60	40
41	302.71	338.20	374.76	412.45	451.31	41
42	303.89	339.33	375.80	413.36	452.07	42
43	305.16	340.54	376.91	414.33	452.87	43
44	306.52	341.82	378.08	415.36	453.72	44
45	307.97	343.20	379.34	416.45	454.63	45
46	309.51	344.65	380.67	417.62	455.58	46
47	311.16	346.22	382.11	418.88	456.61	47
48	312.92	347.90	383.64	420.22	457.70	48
49	314.82	349.70	385.29	421.66	458.88	49
50	316.87	351.65	387.07	423.21	460.16	50

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Twenty-five Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	15	16	17	18	19	
20	487.20	530.17	574.76	621.05	669.12	20
21	487.16	530.11	574.69	620.97	669.03	21
22	487.13	530.07	574.63	620.89	668.93	22
23	487.11	530.02	574.56	620.81	668.84	23
24	487.09	529.99	574.51	620.73	668.74	24
25	487.09	529.96	574.46	620.66	668.65	25
26	487.09	529.94	574.41	620.59	668.56	26
27	487.12	529.94	574.39	620.54	668.48	27
28	487.17	529.97	574.38	620.50	668.40	28
29	487.26	530.02	574.40	620.47	668.33	29
30	487.38	530.10	574.43	620.46	668.27	30
31	487.55	530.22	574.50	620.47	668.21	31
32	487.75	530.38	574.59	620.48	668.15	32
33	488.01	530.57	574.70	620.50	668.08	33
34	488.32	530.79	574.83	620.53	668.01	34
35	488.66	531.04	574.97	620.55	667.93	35
36	489.04	531.30	575.11	620.58	667.82	36
37	489.45	531.59	575.27	620.59	667.70	37
38	489.90	531.90	575.43	620.60	667.56	38
39	490.38	532.23	575.59	620.59	667.39	39
40	490.90	532.58	575.76	620.57	667.19	40
41	491.45	532.94	575.92	620.53	666.95	41
42	492.02	533.32	576.08	620.47	666.68	42
43	492.63	533.71	576.24	620.38	666.35	43
44	493.27	534.10	576.38	620.26	665.97	44
45	493.94	534.52	576.51	620.11	665.55	45
46	494.65	534.95	576.64	619.93	665.07	46
47	495.41	535.40	576.77	619.73	664.53	47
48	496.21	535.89	576.91	619.49	663.93	48
49	497.09	536.41	577.04	619.22	663.26	49
50	498.03	536.97	577.17	618.91	662.50	50

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Twenty-five Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	20	21	22	23	24	
20	719.05	770.93	824.86	880.93	939.27	20
21	718.95	770.83	824.76	880.85	939.22	21
22	718.85	770.72	824.66	880.76	939.17	22
23	718.74	770.61	824.54	880.67	939.10	23
24	718.63	770.49	824.43	880.57	939.04	24
25	718.52	770.37	824.31	880.46	938.97	25
26	718.41	770.24	824.18	880.35	938.89	26
27	718.30	770.12	824.04	880.22	938.81	27
28	718.19	769.98	823.90	880.08	938.72	28
29	718.08	769.84	823.73	879.93	938.61	29
30	717.97	769.68	823.56	879.76	938.50	30
31	717.85	769.52	823.36	879.57	938.37	31
32	717.72	769.33	823.14	879.37	938.23	32
33	717.57	769.12	822.90	879.13	938.07	33
34	717.41	768.88	822.63	878.87	937.89	34
35	717.22	768.62	822.33	878.58	937.69	35
36	717.01	768.32	821.98	878.26	937.47	36
37	716.77	767.98	821.60	877.89	937.22	37
38	716.49	767.60	821.16	877.48	936.94	38
39	716.17	767.18	820.68	877.02	936.63	39
40	715.81	766.69	820.14	876.51	936.28	40
41	715.40	766.15	819.52	875.93	935.88	41
42	714.93	765.53	818.84	875.29	935.45	42
43	714.40	764.84	818.07	874.57	934.96	43
44	713.79	764.06	817.21	873.77	934.41	44
45	713.12	763.20	816.25	872.87	933.80	45
46	712.37	762.23	815.19	871.87	933.12	46
47	711.53	761.17	814.00	870.76	932.36	47
48	710.60	759.98	812.68	869.52	931.51	48
49	709.56	758.65	811.22	868.14	930.57	49
50	708.40	757.18	809.58	866.61	929.54	50

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Thirty Years, or at Death if Prior.

Age at Issue.	Net Premium.	Reserves at End of Years Stated.				Age at Issue.
		1	2	3	4	
20	25.727	18.84	38.35	58.56	79.49	**20**
21	25.791	18.86	38.39	58.61	79.56	**21**
22	25.861	18.88	38.43	58.68	79.65	**22**
23	25.937	18.91	38.49	58.77	79.76	**23**
24	26.020	18.94	38.56	58.86	79.89	**24**
25	26.113	18.99	38.63	58.98	80.04	**25**
26	26.215	19.03	38.72	59.11	80.21	**26**
27	26.328	19.08	38.82	59.26	80.40	**27**
28	26.454	19.14	38.94	59.43	80.64	**28**
29	26.593	19.21	39.08	59.64	80.91	**29**
30	26.748	19.29	39.24	59.87	81.21	**30**
31	26.920	19.38	39.42	60.14	81.56	**31**
32	27.113	19.49	39.62	60.44	81.97	**32**
33	27.327	19.60	39.86	60.80	82.43	**33**
34	27.566	19.74	40.13	61.20	82.96	**34**
35	27.832	19.90	40.44	61.66	83.55	**35**
36	28.130	20.07	40.79	62.16	84.22	**36**
37	28.460	20.27	41.17	62.73	84.97	**37**
38	28.829	20.48	41.60	63.37	85.82	**38**
39	29.240	20.73	42.09	64.10	86.78	**39**
40	29.696	21.00	42.63	64.91	87.86	**40**
41	30.203	21.32	43.26	65.84	89.06	**41**
42	30.768	21.66	43.95	66.85	90.39	**42**
43	31.394	22.05	44.70	67.98	91.85	**43**
44	32.089	22.47	45.54	69.19	93.44	**44**
45	32.857	22.94	46.44	70.53	95.17	**45**

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Thirty Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	5	6	7	8	9	
20	101.17	123.64	146.91	171.02	196.01	20
21	101.26	123.74	147.03	171.15	196.14	21
22	101.37	123.87	147.17	171.31	196.31	22
23	101.50	124.03	147.35	171.50	196.52	23
24	101.66	124.21	147.55	171.73	196.77	24
25	101.84	124.41	147.79	171.99	197.05	25
26	102.05	124.66	148.07	172.30	197.38	26
27	102.29	124.95	148.39	172.65	197.78	27
28	102.58	125.28	148.77	173.08	198.23	28
29	102.90	125.66	149.21	173.56	198.76	29
30	103.28	126.11	149.72	174.13	199.37	30
31	103.72	126.62	150.30	174.78	200.08	31
32	104.21	127.21	150.96	175.51	200.88	32
33	104.78	127.87	151.72	176.35	201.80	33
34	105.43	128.63	152.58	177.32	202.86	34
35	106.16	129.48	153.56	178.42	204.06	35
36	106.97	130.45	154.67	179.66	205.42	36
37	107.90	131.55	155.93	181.06	206.95	37
38	108.95	132.79	157.34	182.63	208.66	38
39	110.14	134.18	158.94	184.39	210.57	39
40	111.46	135.74	160.69	186.34	212.67	40
41	112.94	137.46	162.65	188.49	214.96	41
42	114.56	139.36	164.78	190.81	217.44	42
43	116.34	141.42	167.09	193.32	220.11	43
44	118.27	143.64	169.56	196.00	222.98	44
45	120.33	146.02	172.21	198.89	226.06	45

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Thirty Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	10	11	12	13	14	
20	221.89	248.72	276.52	305.34	335.20	20
21	222.04	248.87	276.68	305.49	335.35	21
22	222.22	249.06	276.86	305.67	335.54	22
23	222.44	249.28	277.09	305.91	335.77	23
24	222.69	249.55	277.37	306.19	336.04	24
25	223.00	249.87	277.70	306.52	336.37	25
26	223.35	250.24	278.08	306.91	336.76	26
27	223.77	250.68	278.53	307.37	337.22	27
28	224.26	251.19	279.06	307.90	337.76	28
29	224.82	251.79	279.68	308.54	338.40	29
30	225.48	252.47	280.40	309.28	339.15	30
31	226.23	253.27	281.23	310.14	340.03	31
32	227.09	254.19	282.19	311.12	341.03	32
33	228.09	255.24	283.29	312.26	342.16	33
34	229.23	256.45	284.55	313.54	343.46	34
35	230.52	257.82	285.97	314.99	344.91	35
36	231.98	259.35	287.55	316.60	346.51	36
37	233.61	261.07	289.33	318.39	348.27	37
38	235.44	262.97	291.27	320.33	350.19	38
39	237.46	265.07	293.40	322.47	352.29	39
40	239.67	267.35	295.72	324.78	354.57	40
41	242.07	269.83	298.23	327.30	357.05	41
42	244.67	272.51	300.95	330.02	359.72	42
43	247.47	275.39	303.88	332.95	362.60	43
44	250.48	278.49	307.03	336.09	365.69	44
45	253.70	281.81	310.40	339.46	369.02	45

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Thirty Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	15	16	17	18	19	
20	366.16	398.26	431.54	466.05	501.85	20
21	366.30	398.39	431.66	466.15	501.92	21
22	366.48	398.56	431.81	466.28	502.03	22
23	366.71	398.76	432.00	466.45	502.17	23
24	366.97	399.02	432.23	466.66	502.36	24
25	367.29	399.32	432.52	466.93	502.60	25
26	367.67	399.69	432.87	467.25	502.89	26
27	368.13	400.14	433.30	467.65	503.25	27
28	368.67	400.67	433.81	468.13	503.69	28
29	369.31	401.30	434.41	468.69	504.20	29
30	370.06	402.04	435.12	469.35	504.79	30
31	370.93	402.88	435.93	470.11	505.46	31
32	371.92	403.85	436.85	470.95	506.20	32
33	373.05	404.95	437.88	471.88	507.02	33
34	374.33	406.17	439.02	472.92	507.93	34
35	375.75	407.52	440.28	474.06	508.93	35
36	377.30	409.00	441.65	475.30	510.01	36
37	379.00	410.62	443.16	476.66	511.20	37
38	380.86	412.39	444.79	478.14	512.48	38
39	382.90	414.31	446.58	479.75	513.89	39
40	385.10	416.40	448.51	481.49	515.41	40
41	387.49	418.67	450.62	483.40	517.07	41
42	390.07	421.11	452.89	485.45	518.86	42
43	392.86	423.76	455.35	487.67	520.79	43
44	395.86	426.61	457.99	490.05	522.88	44
45	399.08	429.67	460.83	492.62	525.12	45

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Thirty Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	20	21	22	23	24	
20	538.98	577.51	617.51	659.04	702.17	20
21	539.03	577.54	617.51	659.01	702.12	21
22	539.11	577.59	617.53	659.00	702.08	22
23	539.23	577.68	617.58	659.02	702.06	23
24	539.39	577.80	617.67	659.05	702.05	24
25	539.59	577.96	617.78	659.11	702.06	25
26	539.84	578.16	617.92	659.20	702.07	26
27	540.15	578.42	618.11	659.31	702.10	27
28	540.53	578.72	618.33	659.43	702.13	28
29	540.97	579.07	618.58	659.58	702.17	29
30	541.47	579.47	618.86	659.74	702.22	30
31	542.04	579.92	619.18	659.93	702.28	31
32	542.66	580.41	619.53	660.13	702.33	32
33	543.35	580.95	619.91	660.35	702.39	33
34	544.11	581.55	620.34	660.59	702.45	34
35	544.94	582.20	620.79	660.85	702.52	35
36	545.85	582.90	621.28	661.12	702.58	36
37	546.84	583.67	621.82	661.42	702.64	37
38	547.91	584.51	622.40	661.74	702.70	38
39	549.08	585.42	623.03	662.08	702.76	39
40	550.35	586.40	623.71	662.45	702.82	40
41	551.72	587.47	624.45	662.85	702.89	41
42	553.21	588.63	625.26	663.29	702.96	42
43	554.82	589.88	626.13	663.75	703.02	43
44	556.56	591.24	627.06	664.25	703.08	44
45	558.44	592.69	628.06	664.77	703.11	45

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Thirty Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	25	26	27	28	29	
20	747.00	793.60	842.09	892.56	945.15	20
21	746.93	793.51	841.98	892.46	945.08	21
22	746.86	793.42	841.88	892.36	945.01	22
23	746.80	793.33	841.77	892.26	944.94	23
24	746.75	793.24	841.65	892.14	944.85	24
25	746.69	793.14	841.53	892.01	944.76	25
26	746.64	793.04	841.39	891.86	944.66	26
27	746.59	792.92	841.24	891.71	944.55	27
28	746.54	792.80	841.07	891.53	944.42	28
29	746.49	792.67	840.88	891.34	944.28	29
30	746.43	792.52	840.68	891.12	944.13	30
31	746.36	792.35	840.45	890.88	943.95	31
32	746.28	792.16	840.19	890.62	943.76	32
33	746.19	791.96	839.90	890.32	943.55	33
34	746.09	791.72	839.58	889.99	943.31	34
35	745.98	791.46	839.23	889.62	943.04	35
36	745.85	791.16	838.83	889.21	942.74	36
37	745.69	790.83	838.38	888.75	942.41	37
38	745.51	790.46	837.89	888.24	942.04	38
39	745.32	790.05	837.34	887.67	941.63	39
40	745.10	789.59	836.73	887.04	941.18	40
41	744.85	789.09	836.06	886.34	940.67	41
42	744.57	788.53	835.31	885.56	940.11	42
43	744.27	787.90	834.48	884.70	939.48	43
44	743.91	787.20	833.55	883.74	938.79	44
45	743.49	786.40	832.50	882.66	938.02	45

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Thirty-five Years, or at Death if Prior.

Age at Issue.	Net Premium.	Reserves at End of Years Stated.				Age at Issue.
		1	2	3	4	
20	21.754	14.72	29.95	45.71	62.02	20
21	21.837	14.75	30.02	45.82	62.17	21
22	21.929	14.80	30.11	45.96	62.36	22
23	22.030	14.85	30.22	46.12	62.57	23
24	22.141	14.91	30.35	46.31	62.82	24
25	22.264	14.99	30.49	46.52	63.10	25
26	22.401	15.07	30.64	46.76	63.42	26
27	22.552	15.16	30.83	47.03	63.78	27
28	22.720	15.26	31.04	47.34	64.20	28
29	22.906	15.38	31.27	47.69	64.67	29
30	23.113	15.51	31.54	48.10	65.20	30
31	23.342	15.67	31.85	48.55	65.80	31
32	23.597	15.83	32.18	49.05	66.47	32
33	23.880	16.02	32.55	49.62	67.23	33
34	24.194	16.23	32.99	50.26	68.09	34
35	24.541	16.48	33.47	50.98	69.03	35
36	24.927	16.74	34.00	51.77	70.08	36
37	25.354	17.04	34.58	52.65	71.25	37
38	25.825	17.36	35.23	53.62	72.54	38
39	26.346	17.72	35.95	54.70	73.98	39
40	26.921	18.11	36.74	55.89	75.58	40

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Thirty-five Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	5	6	7	8	9	
20	78.91	96.39	114.49	133.23	152.63	20
21	79.10	96.63	114.76	133.53	152.97	21
22	79.33	96.90	115.08	133.89	153.36	22
23	79.60	97.22	115.44	134.30	153.82	23
24	79.91	97.58	115.86	134.78	154.35	24
25	80.25	97.99	116.34	135.32	154.95	25
26	80.65	98.47	116.89	135.94	155.63	26
27	81.10	99.01	117.51	136.64	156.42	27
28	81.62	99.62	118.22	137.46	157.32	28
29	82.20	100.31	119.03	138.37	158.34	29
30	82.86	101.11	119.95	139.41	159.49	30
31	83.62	102.00	120.99	140.58	160.79	31
32	84.45	103.01	122.14	141.89	162.24	32
33	85.40	104.13	123.45	143.36	163.88	33
34	86.45	105.39	124.90	145.01	165.73	34
35	87.64	106.79	126.53	146.86	167.79	35
36	88.94	108.36	128.34	148.92	170.07	36
37	90.40	110.10	130.37	151.20	172.62	37
38	92.01	112.03	132.60	153.73	175.41	38
39	93.81	114.17	135.07	156.51	178.48	39
40	95.78	116.52	137.78	159.55	181.83	40

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Thirty-five Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	10	11	12	13	14	
20	172.71	193.50	215.04	237.33	260.41	20
21	173.08	193.90	215.46	237.77	260.87	21
22	173.51	194.37	215.95	238.29	261.42	22
23	174.01	194.90	216.52	238.90	262.05	23
24	174.58	195.52	217.19	239.60	262.79	24
25	175.24	196.24	217.95	240.41	263.63	25
26	176.00	197.06	218.83	241.33	264.59	26
27	176.86	197.99	219.82	242.38	265.69	27
28	177.85	199.05	220.96	243.58	266.95	28
29	178.96	200.25	222.24	244.94	268.38	29
30	180.22	201.62	223.70	246.49	270.02	30
31	181.64	203.16	225.35	248.25	271.86	31
32	183.24	204.89	227.22	250.22	273.93	32
33	185.04	206.85	229.30	252.44	276.24	33
34	187.07	209.03	231.65	254.90	278.81	34
35	189.32	211.48	234.25	257.64	281.66	35
36	191.83	214.17	237.12	260.66	284.78	36
37	194.60	217.16	240.28	263.96	288.18	37
38	197.64	220.42	243.72	267.54	291.87	38
39	200.98	223.98	247.46	271.43	295.87	39
40	204.59	227.81	251.49	275.62	300.18	40

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Thirty-five Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	15	16	17	18	19	
20	284.31	309.06	334.69	361.24	388.73	20
21	284.79	309.55	335.19	361.73	389.22	21
22	285.35	310.13	335.77	362.32	389.79	22
23	286.01	310.80	336.45	362.99	390.47	23
24	286.76	311.57	337.23	363.79	391.27	24
25	287.64	312.46	338.15	364.71	392.19	25
26	288.63	313.49	339.19	365.77	393.25	26
27	289.78	314.67	340.41	366.99	394.47	27
28	291.09	316.03	341.79	368.39	395.86	28
29	292.59	317.57	343.36	369.97	397.43	29
30	294.28	319.32	345.13	371.75	399.19	30
31	296.20	321.28	347.12	373.75	401.15	31
32	298.34	323.47	349.34	375.95	403.31	32
33	300.73	325.91	351.79	378.38	405.68	33
34	303.38	328.61	354.49	381.04	408.29	34
35	306.30	331.55	357.44	383.96	411.13	35
36	309.48	334.77	360.65	387.13	414.23	36
37	312.95	338.27	364.14	390.58	417.60	37
38	316.71	342.07	367.93	394.32	421.24	38
39	320.79	346.18	372.04	398.37	425.19	39
40	325.18	350.60	376.45	402.73	429.45	40

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Thirty-five Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	20	21	22	23	24	
20	417.22	446.72	477.30	508.99	541.85	20
21	417.69	447.18	477.73	509.40	542.21	21
22	418.25	447.73	478.26	509.88	542.66	22
23	418.92	448.38	478.88	510.47	543.19	23
24	419.71	449.14	479.61	511.15	543.81	24
25	420.61	450.02	480.45	511.94	544.53	25
26	421.66	451.04	481.42	512.84	545.34	26
27	422.86	452.20	482.52	513.85	546.24	27
28	424.22	453.52	483.76	514.99	547.25	28
29	425.76	454.98	485.13	516.24	548.37	29
30	427.47	456.61	486.65	517.64	549.62	30
31	429.37	458.41	488.33	519.17	550.98	31
32	431.45	460.39	490.18	520.86	552.48	32
33	433.74	462.57	492.21	522.70	554.12	33
34	436.25	464.94	494.42	524.72	555.91	34
35	438.99	467.54	496.84	526.93	557.88	35
36	441.97	470.37	499.48	529.34	560.02	36
37	445.21	473.44	502.35	531.96	562.35	37
38	448.72	476.78	505.46	534.81	564.89	38
39	452.53	480.40	508.84	537.89	567.64	39
40	456.63	484.29	512.47	541.22	570.61	40

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Thirty-five Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	25	26	27	28	29	
20	575.92	611.26	647.94	686.01	725.57	20
21	576.24	611.53	648.15	686.16	725.64	21
22	576.63	611.86	648.41	686.33	725.73	22
23	577.10	612.25	648.71	686.54	725.84	23
24	577.65	612.71	649.06	686.78	725.97	24
25	578.27	613.22	649.45	687.05	726.12	25
26	578.97	613.79	649.89	687.35	726.29	26
27	579.75	614.44	650.39	687.69	726.47	27
28	580.62	615.15	650.94	688.07	726.68	28
29	581.58	615.94	651.54	688.49	726.91	29
30	582.65	616.82	652.21	688.95	727.17	30
31	583.82	617.78	652.95	689.46	727.45	31
32	585.11	618.83	653.76	690.02	727.75	32
33	586.51	619.99	654.65	690.63	728.09	33
34	588.06	621.26	655.62	691.30	728.46	34
35	589.75	622.65	656.69	692.03	728.87	35
36	591.59	624.16	657.85	692.84	729.32	36
37	593.60	625.81	659.13	693.73	729.81	37
38	595.78	627.62	660.53	694.69	730.35	38
39	598.16	629.58	662.05	695.75	730.94	39
40	600.73	631.70	663.68	696.88	731.55	40

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Thirty-five Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	30	31	32	33	34	
20	766.68	809.46	854.03	900.53	949.12	20
21	766.69	809.41	853.93	900.42	949.04	21
22	766.70	809.35	853.83	900.30	948.94	22
23	766.72	809.29	853.72	900.17	948.84	23
24	766.74	809.23	853.60	900.02	948.73	24
25	766.78	809.17	853.46	899.86	948.61	25
26	766.82	809.10	853.31	899.68	948.47	26
27	766.86	809.02	853.15	899.49	948.32	27
28	766.91	808.94	852.97	899.27	948.15	28
29	766.97	808.84	852.77	899.03	947.97	29
30	767.03	808.74	852.55	898.77	947.76	30
31	767.10	808.62	852.30	898.47	947.53	31
32	767.17	808.50	852.03	898.14	947.28	32
33	767.24	808.35	851.73	897.78	946.99	33
34	767.33	808.20	851.40	897.38	946.68	34
35	767.43	808.03	851.04	896.94	946.33	35
36	767.54	807.84	850.64	896.45	945.95	36
37	767.66	807.64	850.20	895.91	945.52	37
38	767.80	807.41	849.71	895.31	945.05	38
39	767.93	807.16	849.16	894.64	944.53	39
40	768.06	806.86	848.54	893.90	943.95	40

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty Years, or at Death if Prior.

Age at Issue.	Net Premium.	Reserves at End of Years Stated.				Age at Issue.
		1	2	3	4	
20	19.002	11.86	24.12	36.80	49.92	20
21	19.579	12.41	25.24	38.51	52.24	21
22	20.191	12.99	26.43	40.33	54.72	22
23	20.840	13.62	27.70	42.27	57.34	23
24	21.530	14.28	29.05	44.33	60.13	24
25	22.264	14.99	30.49	46.52	63.10	25
26	23.046	15.73	32.01	48.85	66.26	26
27	23.880	16.54	33.64	51.33	69.63	27
28	24.771	17.39	35.38	53.98	73.23	28
29	25.725	18.30	37.24	56.82	77.08	29
30	26.748	19.29	39.24	59.87	81.21	30
31	27.847	20.34	41.39	63.14	85.64	31
32	29.030	21.48	43.69	66.66	90.42	32
33	30.306	22.70	46.17	70.45	95.56	33
34	31.687	24.02	48.87	74.56	101.13	34
35	33.183	25.46	51.78	79.01	107.16	35
36	34.811	27.01	54.95	83.84	113.71	36
37	36.586	28.71	58.40	89.10	120.85	37
38	38.529	30.56	62.17	94.86	128.67	38
39	40.662	32.61	66.32	101.20	137.27	39
40	43.014	34.85	70.90	108.19	146.77	40
41	45.619	37.35	75.99	115.96	157.30	41
42	48.519	40.13	81.65	124.60	169.04	42
43	51.766	43.26	88.00	134.29	182.18	43
44	55.423	46.76	95.15	145.21	197.01	44
45	59.571	50.76	103.28	157.62	213.88	45
46	64.314	55.32	112.58	171.84	233.19	46
47	69.786	60.61	123.34	188.28	255.55	47
48	76.168	66.78	135.91	207.52	281.75	48
49	83.702	74.08	150.81	230.36	312.91	49
50	92.729	82.87	168.78	257.94	350.58	50

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	5	6	7	8	9	
20	63.48	77.52	92.03	107.05	122.58	20
21	66.45	81.14	96.33	112.05	128.30	21
22	69.59	84.98	100.89	117.35	134.37	22
23	72.93	89.06	105.73	122.98	140.82	23
24	76.48	93.39	110.87	128.96	147.67	24
25	80.25	97.99	116.34	135.32	154.95	25
26	84.27	102.90	122.16	142.09	162.69	26
27	88.55	108.13	128.37	149.31	170.97	27
28	93.14	113.72	135.00	157.03	179.80	28
29	98.03	119.69	142.11	165.28	189.25	29
30	103.28	126.11	149.72	174.13	199.37	30
31	108.92	132.99	157.89	183.63	210.25	31
32	114.99	140.40	166.67	193.85	221.94	32
33	121.53	148.38	176.15	204.86	234.57	33
34	128.61	157.02	186.40	216.79	248.22	34
35	136.27	166.38	197.52	229.72	263.04	35
36	144.60	176.55	209.60	243.79	279.15	36
37	153.69	187.66	222.79	259.14	296.75	37
38	163.64	199.82	237.24	275.96	316.01	38
39	174.59	213.19	253.13	294.45	337.21	39
40	186.67	227.95	270.67	314.87	360.62	40
41	200.08	244.33	290.13	337.53	386.61	41
42	215.01	262.58	311.83	362.80	415.61	42
43	231.75	283.05	336.16	391.18	448.21	43
44	250.64	306.15	363.65	423.26	485.12	44
45	272.11	332.43	394.97	459.86	527.29	45
46	296.73	362.61	430.98	502.01	575.94	46
47	325.28	397.65	472.85	551.11	632.70	47
48	358.79	438.84	522.15	609.00	699.76	48
49	398.69	487.95	581.02	678.27	780.14	49
50	446.99	547.50	652.53	762.55	878.14	50

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	10	11	12	13	14	
20	138.64	155.25	172.44	190.21	208.59	20
21	145.11	162.51	180.49	199.09	218.33	21
22	151.98	170.20	189.03	208.51	228.66	22
23	159.27	178.35	198.09	218.51	239.62	23
24	167.01	187.02	207.72	229.12	251.26	24
25	175.24	196.24	217.95	240.41	263.62	25
26	184.01	206.05	228.85	252.42	276.80	26
27	193.36	216.52	240.47	265.24	290.84	27
28	203.35	227.70	252.88	278.92	305.85	28
29	214.03	239.66	266.16	293.57	321.92	29
30	225.48	252.47	280.40	309.28	339.15	30
31	237.77	266.24	295.69	326.16	357.67	31
32	251.01	281.07	312.16	344.33	377.61	32
33	265.28	297.07	329.94	363.95	399.14	33
34	280.74	314.38	349.18	385.19	422.45	34
35	297.50	333.16	370.06	408.23	447.75	35
36	315.74	353.60	392.77	433.32	475.30	36
37	335.65	375.92	417.59	460.74	505.42	37
38	357.47	400.37	444.79	490.80	538.50	38
39	381.47	427.29	474.75	523.95	575.01	39
40	407.98	457.05	507.91	560.69	615.53	40
41	437.44	490.14	544.82	601.65	660.79	41
42	470.35	527.16	586.19	647.62	711.67	42
43	507.39	568.89	632.89	699.62	769.34	43
44	549.40	616.29	686.03	758.91	835.25	44
45	597.47	670.63	747.08	827.16	911.30	45
46	653.02	733.56	817.92	906.56		
47	717.95	807.26	901.09			
48	794.82	894.71				
49	887.17					
					949.34	24
				950.03	902.64	23
			950.68	903.90	859.37	22
		951.30	905.09	861.12	819.14	21
20	951.87	906.22	862.76	821.28	781.58	20
	39	38	37	36	35	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	15	**16**	**17**	**18**	**19**	
20	227.60	247.27	267.60	288.63	310.37	**20**
21	238.23	258.81	280.09	302.09	324.85	**21**
22	249.50	271.05	293.33	316.37	340.19	**22**
23	261.45	284.02	307.37	331.51	356.48	**23**
24	274.14	297.81	322.28	347.60	373.78	**24**
25	287.64	312.46	338.15	364.71	392.19	**25**
26	302.00	328.07	355.04	382.94	411.80	**26**
27	317.33	344.73	373.08	402.39	432.73	**27**
28	333.71	362.54	392.34	423.19	455.10	**28**
29	351.25	381.59	412.98	445.46	479.06	**29**
30	370.06	402.03	435.11	469.35	504.79	**30**
31	390.28	424.01	458.92	495.05	532.45	**31**
32	412.04	447.68	484.56	522.74	562.30	**32**
33	435.55	473.25	512.27	552.69	594.59	**33**
34	461.02	500.94	542.30	585.17	629.67	**34**
35	488.66	531.04	574.97	620.55	667.93	**35**
36	518.78	563.86	610.64	659.25	709.84	**36**
37	551.75	599.83	649.79	701.78	755.98	**37**
38	588.00	639.44	692.93	748.77	807.08	**38**
39	628.07	683.28	740.85	801.00	864.01	**39**
40	672.61	732.12	794.29	859.43	927.86	**40**
41	722.44	786.86	854.35	925.25		
42	778.59	848.70	922.35			
43	842.37	919.11				
44	915.45					
					945.15	**29**
				946.10	894.98	**28**
			946.99	896.71	848.85	**27**
		947.83	898.34	851.23	806.27	**26**
25	948.61	899.86	853.46	809.17	766.78	**25**
24	901.29	855.55	811.89	770.11	730.03	**24**
23	857.52	814.46	773.24	733.71	695.72	**23**
22	816.87	776.18	737.17	699.67	663.59	**22**
21	778.96	740.43	703.40	667.76	633.42	**21**
20	743.51	706.92	671.70	637.77	605.04	**20**
	34	**33**	**32**	**31**	**30**	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	20	21	22	23	24	
20	332.86	356.11	380.16	405.04	430.77	20
21	348.38	372.72	397.90	423.94	450.88	21
22	364.84	390.33	416.70	443.98	472.21	22
23	382.31	409.03	436.66	465.26	494.84	23
24	400.87	428.89	457.88	487.87	518.91	24
25	420.61	450.02	480.45	511.94	544.53	25
26	441.65	472.54	504.51	537.60	571.85	26
27	464.11	496.59	530.21	565.01	601.06	27
28	488.13	522.31	557.69	594.35	632.35	28
29	513.85	549.86	587.17	625.84	665.97	29
30	541.47	579.47	618.86	659.74	702.22	30
31	571.20	611.37	653.05	696.37	741.44	31
32	603.30	645.85	690.06	736.07	784.04	32
33	638.07	683.26	730.28	779.30	830.53	33
34	675.90	724.01	774.18	826.59	881.50	34
35	717.22	768.62	822.33	878.58	937.69	35
36	762.58	817.68	875.41	936.06		
37	812.62	871.95	934.29			
38	868.17	932.34				
39	930.21					
					939.19	34
				940.57	884.19	33
			941.84	886.68	834.17	32
		943.03	888.98	837.54	788.44	31
30	944.13	891.12	840.68	792.52	746.43	30
29	893.12	843.59	796.32	751.07	707.67	29
28	846.31	799.86	755.40	712.76	671.78	28
27	803.17	759.44	717.51	677.21	638.43	27
26	763.23	721.95	682.29	644.12	607.33	26
25	726.12	687.05	649.45	613.22	578.27	25
24	691.52	654.46	618.74	584.29	551.03	24
23	659.16	623.93	589.95	557.15	525.46	23
22	628.82	595.28	562.90	531.62	501.40	22
21	600.30	568.32	537.43	507.59	478.75	21
20	573.44	542.92	513.43	484.94	457.39	20
	29	28	27	26	25	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty-five Years, or at Death if Prior.

Age at Issue.	Net Premium.	Reserves at End of Years Stated.				Age at Issue.
		1	2	3	4	
20	17.100	9.89	20.10	30.65	41.55	**20**
21	17.561	10.31	20.97	31.99	43.37	**21**
22	18.048	10.77	21.90	33.40	45.29	**22**
23	18.562	11.25	22.88	34.90	47.32	**23**
24	19.104	11.76	23.92	36.48	49.46	**24**
25	19.678	12.30	25.01	38.15	51.72	**25**
26	20.286	12.87	26.17	39.91	54.11	**26**
27	20.930	13.47	27.40	41.78	56.64	**27**
28	21.614	14.11	28.69	43.76	59.33	**28**
29	22.340	14.79	30.07	45.86	62.18	**29**
30	23.113	15.51	31.54	48.10	65.20	**30**
31	23.936	16.28	33.10	50.47	68.41	**31**
32	24.814	17.10	34.75	52.99	71.84	**32**
33	25.752	17.96	36.52	55.69	75.48	**33**
34	26.756	18.89	38.42	58.57	79.39	**34**
35	27 832	19.90	40.44	61.66	83.55	**35**
36	28.989	20.96	42.61	64.95	88.01	**36**
37	30.233	22.11	44.93	68.49	92.79	**37**
38	31.575	23.33	47.42	72.28	97.95	**38**
39	33.025	24.67	50.12	76.40	103.51	**39**
40	34.597	26.10	53.04	80.84	109.53	**40**
41	36.304	27.66	56.21	85.67	116.07	**41**
42	38.166	29.36	59.66	90.92	123.17	**42**
43	40.201	31.22	63.42	96.65	130.90	**43**
44	42.435	33.24	67.54	102.90	139.37	**44**
45	44.896	35.48	72.05	109.78	148.66	**45**
46	47.618	37.92	77.03	117.35	158.89	**46**
47	50.644	40.65	82.56	125.74	170.24	**47**
48	54.024	43.68	88.69	135.08	182.89	**48**
49	57.822	47.07	95.57	145.57	197.14	**49**
50	62.116	50.90	103.37	157.48	213.34	**50**
51	67.010	55.28	112.30	171.15	231.95	**51**
52	72.635	60.35	122.65	187.00	253.56	**52**
53	79.171	66.30	134.78	205.62	279.00	**53**
54	86.861	73.35	149.21	227.80	309.37	**54**
55	96.042	81.87	166.68	254.70	346.27	**55**

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty-five Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	5	6	7	8	9	
20	52.83	64.48	76.52	88.96	101.82	20
21	55.14	67.30	79.86	92.85	106.27	21
22	57.58	70.27	83.40	96.95	110.96	22
23	60.15	73.42	87.12	101.28	115.91	23
24	62.88	76.74	91.05	105.85	121.14	24
25	65.75	80.24	95.21	110.68	126.66	25
26	68.78	83.94	99.61	115.78	132.49	26
27	72.00	87.87	104.25	121.18	138.67	27
28	75.41	92.02	109.18	126.90	145.20	28
29	79.02	96.42	114.40	132.97	152.14	29
30	82.86	101.11	119.95	139.41	159.49	30
31	86.95	106.09	125.85	146.25	167.31	31
32	91.29	111.38	132.12	153.52	175.61	32
33	95.92	117.02	138.80	161.27	184.47	33
34	100.87	123.05	145.93	169.56	193.94	34
35	106.16	129.48	153.56	178.42	204.06	35
36	111.81	136.38	161.73	187.91	214.90	36
37	117.89	143.79	170.52	198.09	226.54	37
38	124.43	151.76	179.96	209.05	239.05	38
39	131.50	160.37	190.15	220.87	252.54	39
40	139.13	169.67	201.16	233.63	267.11	40
41	147.42	179.76	213.10	247.47	282.89	41
42	156.42	190.71	226.06	262.49	300.03	42
43	166.23	202.65	240.18	278.86	318.72	43
44	176.96	215.70	255.62	296.77	339.21	44
45	188.73	230.03	272.59	316.49	361.81	45
46	201.70	245.84	291.35	338.34	386.87	46
47	216.11	263.42	312.25	362.70	414.87	47
48	232.21	283.11	335.69	390.08	446.42	48
49	250.37	305.35	362.22	421.13	482.28	49
50	271.04	330.72	392.54	456.71	523.46	50
51	294.83	359.97	427.57	497.90	571.26	51
52	322.51	394.07	468.52	546.17	627.43	52
53	355.15	434.38	517.02	603.50	694.32	53
54	394.22	482.73	575.34	672.61	775.23	54
55	441.79	541.73	646.70	757.43	874.83	55
					951.77	24
				952.31	907.59	23
			952.83	908.58	866.85	22
		953.31	909.52	868.22	829.06	21
20	953.77	910.42	869.52	830.75	793.84	20
	44	43	42	41	40	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty-five Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	10	11	12	13	14	
20	115.10	128.83	143.01	157.66	172.79	20
21	120.13	134.45	149.25	164.54	180.32	21
22	125.43	140.39	155.83	171.78	188.26	22
23	131.03	146.64	162.76	179.42	196.62	23
24	136.93	153.24	170.09	187.48	205.45	24
25	143.16	160.21	177.81	195.99	214.75	25
26	149.75	167.57	185.98	204.97	224.58	26
27	156.72	175.36	194.61	214.47	234.97	27
28	164.10	183.61	203.75	224.52	245.98	28
29	171.92	192.35	213.42	235.18	257.64	29
30	180.22	201.61	223.70	246.49	270.02	30
31	189.04	211.47	234.62	258.52	283.16	31
32	198.42	221.95	246.24	271.30	297.15	32
33	208.42	233.13	258.62	284.92	312.04	33
34	219.10	245.06	271.84	299.46	327.93	34
35	230.52	257.82	285.96	314.99	344.91	35
36	242.75	271.47	301.08	331.61	363.07	36
37	255.87	286.12	317.30	349.44	382.55	37
38	269.98	301.87	334.73	368.59	403.49	38
39	285.19	318.83	353.50	389.24	426.11	39
40	301.61	337.15	373.80	411.59	450.60	40
41	319.39	357.02	395.83	435.88	477.26	41
42	338.73	378.64	419.83	462.38	506.40	42
43	359.84	402.28	446.12	491.47	538.44	43
44	383.02	428.27	475.08	523.57	573.89	44
45	408.62	457.04	507.19	559.24	613.40	45
46	437.06	489.06	543.03	599.18	657.74	46
47	468.92	525.02	583.38	644.25	707.94	47
48	504.89	565.73	629.17	695.57	765.30	48
49	545.89	612.24	681.66	754.58	831.50	49
50	593.08	665.94	742.46	823.18	908.76	50
51	648.02	728.65	813.70	903.86		
52	712.77	802.79	898.24			
53	790.13	891.70				
54	884.01					
					948.53	29
				949.26	901.67	28
			949.94	903.00	858.71	27
		950.59	904.24	860.53	819.09	26
25	951.20	905.42	862.25	821.32	782.35	25
24	906.53	863.86	823.42	784.91	748.10	24
23	865.40	825.40	787.33	750.94	716.05	23
22	827.28	789.62	753.62	719.11	685.93	22
21	791.79	756.16	722.00	689.17	657.54	21
20	758.57	724.75	692.24	660.92	630.69	20
	39	38	37	36	35	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty-five Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	15	16	17	18	19	
20	188.42	204.57	221.25	238.46	256.23	20
21	196.63	213.47	230.86	248.81	267.34	21
22	205.27	222.85	240.98	259.70	279.02	22
23	214.39	232.72	251.64	271.17	291.33	23
24	223.99	243.13	262.88	283.27	304.31	24
25	234.12	254.11	274.74	296.03	318.01	25
26	244.82	265.71	287.26	309.52	332.47	26
27	256.13	277.97	300.51	323.76	347.75	27
28	268.11	290.96	314.53	338.85	363.92	28
29	280.81	304.72	329.38	354.81	381.04	29
30	294.28	319.32	345.13	371.75	399.19	30
31	308.59	334.81	361.85	389.73	418.45	31
32	323.80	351.29	379.63	408.83	438.92	32
33	340.01	368.84	398.54	429.16	460.71	33
34	357.29	387.54	418.72	450.86	483.99	34
35	375.75	407.52	440.27	474.06	508.92	35
36	395.49	428.91	463.38	498.95	535.70	36
37	416.68	451.89	488.23	525.76	564.59	37
38	439.50	476.66	515.04	554.75	595.87	38
39	464.15	503.46	544.11	586.22	629.93	39
40	490.90	532.58	575.76	620.57	667.19	40
41	520.06	564.39	610.40	658.27	708.20	41
42	551.99	599.32	648.55	699.90	753.63	42
43	587.20	637.92	690.82	746.17	804.32	43
44	626.25	680.85	737.99	798.01	861.32	44
45	669.88	728.99	791.07	856.55	925.98	45
46	719.02	783.38	851.28	923.26		
47	774.84	845.41	920.23			
48	838.86	916.85				
49	913.05					
					944.12	34
				945.12	893.65	33
			946.06	895.47	847.75	32
		946.94	897.17	850.23	805.73	31
30	947.76	898.76	852.55	808.74	767.03	30
29	900.26	854.73	811.57	770.47	731.20	29
28	856.78	814.23	773.71	735.00	697.88	28
27	816.73	776.76	738.57	701.95	666.74	27
26	779.64	741.93	705.78	671.03	637.55	26
25	745.11	709.40	675.08	642.01	610.09	25
24	712.82	678.90	646.22	614.68	584.18	24
23	682.51	650.20	619.01	588.85	559.66	23
22	653.97	623.11	593.28	564.40	536.42	22
21	627.00	597.48	568.90	541.20	514.36	21
20	601.46	573.16	545.74	519.16	493.37	20
	34	33	32	31	30	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty-five Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	20	21	22	23	24	
20	274.58	293.51	313.05	333.22	354.04	20
21	286.46	306.19	326.56	347.59	369.27	21
22	298.96	319.55	340.79	362.70	385.31	22
23	312.14	333.61	355.76	378.62	402.18	23
24	326.03	348.43	371.55	395.38	419.96	24
25	340.68	364.07	388.19	413.06	438.70	25
26	356.15	380.57	405.75	431.70	458.45	26
27	372.49	398.00	424.30	451.39	479.32	27
28	389.78	416.43	443.90	472.21	501.38	28
29	408.08	435.94	464.65	494.25	524.77	29
30	427.47	456.61	486.65	517.64	549.61	30
31	448.05	478.57	510.04	542.52	576.07	31
32	469.94	501.93	534.95	569.06	604.34	32
33	493.26	526.86	561.56	597.46	634.64	33
34	518.20	553.54	590.09	627.96	667.26	34
35	544.94	582.20	620.79	660.85	702.52	35
36	573.72	613.09	653.96	696.48	740.82	36
37	604.81	646.55	689.98	735.27	782.67	37
38	638.56	682.97	729.29	777.76	828.66	38
39	675.40	722.82	772.45	824.57	879.56	39
40	715.81	766.69	820.13	876.51	936.28	40
41	760.44	815.32	873.20	934.57		
42	810.06	869.59	932.71			
43	865.65	930.67				
44	928.44					
					937.85	39
				939.30	882.37	38
			940.64	884.97	832.45	37
		941.89	887.38	835.96	787.23	36
35	943.04	889.62	839.23	791.46	745.98	35
34	891.70	842.27	795.40	750.78	708.14	34
33	845.10	799.08	755.26	713.38	673.23	33
32	802.51	759.44	718.28	678.82	640.89	32
31	763.36	722.87	684.05	646.73	610.78	31
30	727.17	688.95	652.21	616.82	582.65	30
29	693.55	657.36	622.49	588.82	556.28	29
28	662.19	627.81	594.63	562.54	531.48	28
27	632.83	600.09	568.43	537.79	508.10	27
26	605.23	573.99	543.74	514.43	486.02	26
25	579.23	549.35	520.41	492.34	465.11	25
24	554.65	526.04	498.31	471.40	445.30	24
23	531.38	503.95	477.35	451.54	426.49	23
22	509.30	482.98	457.44	432.66	408.62	22
21	488.31	463.04	438.51	414.72	391.65	21
20	468.35	444.06	420.51	397.66	375.51	20
	29	28	27	26	25	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy Years, or at Death if Prior.

Age at Issue.	Net Premium.	Reserves at End of Years Stated.				Age at Issue.
		1	2	3	4	
20	15.831	8.57	17.41	26.55	35.98	20
21	16.220	8.93	18.13	27.65	37.47	21
22	16.628	9.29	18.89	28.81	39.05	22
23	17.057	9.69	19.69	30.03	40.70	23
24	17.509	10.10	20.54	31.32	42.44	24
25	17.985	10.55	21.43	32.67	44.28	25
26	18.487	11.00	22.36	34.09	46.20	26
27	19.017	11.48	23.35	35.59	48.22	27
28	19.576	12.00	24.38	37.16	50.36	28
29	20.163	12.53	25.47	38.83	52.61	29
30	20.793	13.10	26.63	40.59	54.98	30
31	21.456	13.71	27.85	42.44	57.49	31
32	22.159	14.34	29.13	44.39	60.14	32
33	22.905	15.01	30.49	46.46	62.93	33
34	23.698	15.72	31.94	48.66	65.90	34
35	24.541	16.48	33.47	50.98	69.03	35
36	25.440	17.27	35.08	53.43	72.35	36
37	26.400	18.12	36.80	56.04	75.87	37
38	27.424	19.02	38.62	58.81	79.61	38
39	28.521	19.98	40.56	61.76	83.60	39
40	29.696	21.00	42.63	64.91	87.86	40
41	30.958	22.10	44.86	68.29	92.40	41
42	32.316	23.27	47.23	71.89	97.25	42
43	33.780	24.53	49.77	75.74	102.43	43
44	35.362	25.87	52.50	79.85	107.97	44
45	37.075	27.33	55.41	84.27	113.91	45
46	38.935	28.87	58.55	89.01	120.25	46
47	40.958	30.55	61.92	94.09	127.07	47
48	43.167	32.36	65.54	99.56	134.43	48
49	45.585	34.30	69.45	105.48	142.40	49
50	48.238	36.41	73.71	111.94	151.12	50
51	51.161	38.72	78.39	119.05	160.72	51
52	54.394	41.27	83.57	126.91	171.36	52
53	57.990	44.12	89.33	135.69	183.25	53
54	62.011	47.30	95.80	145.55	196.65	54
55	66.535	50.91	103.13	156.76	211.92	55
56	71.666	55.03	111.54	169.65	229.51	56
57	77.535	59.80	121.30	184.65	250.03	57
58	84.320	65.41	132.79	202.33	274.29	58
59	92.260	72.09	146.50	223.49	303.43	59
60	101.691	80.19	163.17	249.31	339.10	60

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	5	6	7	8	9	
20	45.72	55.78	66.17	76.89	87.97	20
21	47.62	58.10	68.92	80.09	91.62	21
22	49.62	60.53	71.81	83.44	95.45	22
23	51.72	63.10	74.84	86.96	99.47	23
24	53 93	65.79	78.03	90.67	103.71	24
25	56.25	68.62	81.38	94.56	108.14	25
26	58.69	71.59	84.91	98.64	112.80	26
27	61.27	74.73	88.61	102.93	117.72	27
28	63.98	78.02	92.51	107.47	122.88	28
29	66.83	81.49	96.63	112.23	128.32	29
30	69.83	85.16	100.96	117.26	134.05	30
31	73.02	89.03	105.54	122.55	140.08	31
32	76.37	93.11	110.36	128.13	146.44	32
33	79.92	97.41	115.45	134.02	153.16	33
34	83.66	101.97	120.83	140.26	160.27	34
35	87.63	106.79	126.53	146.86	167.79	35
36	91.83	111.90	132.57	153.85	175.74	36
37	96.29	117.32	138.98	161.25	184.18	37
38	101.03	123.08	145.77	169.12	193.11	38
39	106.08	129.21	153.01	177.46	202.60	39
40	111.46	135.74	160.69	186.34	212.67	40
41	117.20	142.69	168.89	195.78	223.36	41
42	123.32	150.10	177.60	205.81	234.72	42
43	129.85	158.01	186.89	216.49	246.82	43
44	136.83	166.44	196.78	227.88	259.75	44
45	144.30	175.45	207.37	240.09	273.61	45
46	152.28	185.10	218.73	253.20	288.52	46
47	160.87	195.50	231.00	267.37	304.66	47
48	170.15	206.76	244.28	282.75	322.22	48
49	180.24	219.01	258.77	299.55	341.44	49
50	191.27	232.44	274.68	318.05	362.66	50
51	203.44	247.27	292.29	338.58	386.26	51
52	216.96	263.78	311.94	361.54	412.74	52
53	232.09	282.32	334.06	387.46	442.72	53
54	249.20	303.32	359.19	417.00	477.01	54
55	268.74	327.37	388.05	451.05	516.71	55
56	291.30	355.23	421.61	490.79	563.22	56
57	317.69	387.93	461.14	537.79	618.47	57
58	349.00	426.86	508.39	594.20	685.12	58
59	386.74	473.98	565.80	663.08	766.89	59
60	433.11	532.07	636.90	748.78	869.18	60

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	10	11	12	13	14	
20	99.40	111.20	123.38	135.95	148.92	20
21	103.52	115.80	128.48	141.56	155.05	21
22	107.84	120.64	133.83	147.45	161.50	22
23	112.39	125.71	139.45	153.63	168.25	23
24	117.15	131.03	145.35	160.11	175.33	24
25	122.16	136.63	151.54	166.92	182.76	25
26	127.42	142.49	158.04	174.05	190.55	26
27	132.96	148.67	164.86	181.55	198.73	27
28	138.78	155.16	172.04	189.43	207.34	28
29	144.90	161.98	179.58	197.71	216.38	29
30	151.35	169.17	187.53	206.44	225.91	30
31	158.14	176.75	195.90	215.63	235.93	31
32	165.31	184.73	204.73	225.31	246.48	32
33	172.87	193.16	214.04	235.52	257.59	33
34	180.87	202.06	223.87	246.28	269.31	34
35	189.32	211.48	234.25	257.64	281.66	35
36	198.27	221.42	245.20	269.63	294.68	36
37	207.73	231.94	256.79	282.28	308.41	37
38	217.76	243.07	269.03	295.64	322.91	38
39	228.40	254.86	281.99	309.79	338.27	39
40	239.67	267.35	295.71	324.78	354.57	40
41	251.63	280.61	310.30	340.73	371.91	41
42	264.35	294.71	325.83	357.72	390.41	42
43	277.91	309.77	342.41	375.89	410.23	43
44	292.41	325.87	360.19	395.40	431.55	44
45	307.97	343.20	379.34	416.45	454.63	45
46	324.74	361.90	400.06	439.30	479.72	46
47	342.93	382.22	422.63	464.25	507.21	47
48	362.75	404.44	447.37	491.68	537.54	48
49	384.52	428.89	474.69	522.08	571.27	49
50	408.61	456.03	505.10	556.05	609.15	50
51	435.48	486.41	539.28	594.38	652.08	51
52	465.72	520.72	578.05	638.07	701.25	52
53	500.09	559.88	622.49	688.39	758.20	53
54	539.57	605.06	674.00	747.04	824.98	54
55	585.46	657.82	734.48	816.29	904.34	55
56	639.47	720.24	806.44	899.21		
57	703.95	795.17	893.34			
58	782.14	886.55				
59	878.61					
					953.36	24
				953.82	911.31	23
			954.25	912.13	873.00	22
		954.65	912.92	874.14	837.80	21
20	955.04	913.66	875.21	839.19	805.18	20
	49	48	47	46	45	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	15	16	17	18	19	
20	162.29	176.10	190.33	205.00	220.12	20
21	168.98	183.33	198.13	213.38	229.10	21
22	175.98	190.91	206.30	222.16	238.49	22
23	183.32	198.85	214.86	231.35	248.34	23
24	191.02	207.18	223.83	240.98	258.65	24
25	199.09	215.91	233.24	251.08	269.45	25
26	207.55	225.06	243.10	261.67	280.77	26
27	216.44	234.68	253.45	272.77	292.64	27
28	225.79	244.78	264.32	284.43	305.09	28
29	235.61	255.39	275.74	296.65	318.14	29
30	245.94	266.54	287.72	309.48	331.83	30
31	256.81	278.27	300.32	322.96	346.18	31
32	268.24	290.60	313.55	337.09	361.23	32
33	280.27	303.56	327.45	351.93	377.02	33
34	292.95	317.20	342.06	367.53	393.64	34
35	306.30	331.55	357.43	383.95	411.13	35
36	320.35	346.67	373.63	401.27	429.59	36
37	335.19	362.62	390.74	419.56	449.11	37
38	350.86	379.50	408.85	438.94	469.81	38
39	367.47	397.39	428.06	459.53	491.85	39
40	385.10	416.40	448.51	481.49	515.41	40
41	403.88	436.68	470.37	505.02	540.70	41
42	423.95	458.40	493.83	530.32	567.98	42
43	445.50	481.77	519.13	557.69	597.59	43
44	468.74	507.04	546.57	587.47	629.94	44
45	493.94	534.52	576.51	620.11	665.55	45
46	521.44	564.62	609.44	656.15	705.06	46
47	551.67	597.82	645.93	696.29	749.31	47
48	585.15	634.77	686.72	741.41	799.34	48
49	622.55	676.24	732.76	792.63	856.53	49
50	664.75	723.27	785.27	851.43	922.64	50
51	712.81	777.15	845.82	919.71		
52	768.18	839.61	916.48			
53	832.70	912.88				
54	908.86					
					950.71	29
				951.30	906.47	28
			951.86	907.55	866.37	27
		952.39	908.56	867.84	829.69	26
25	952.89	909.53	869.24	831.48	795.84	25
24	910.44	870.56	833.19	797.91	764.39	24
23	871.82	834.80	799.87	766.68	734.98	23
22	836.37	801.73	768.84	737.44	707.31	22
21	803.49	770.91	739.78	709.92	681.16	21
20	772.87	742.01	712.41	683.89	656.33	20
	44	43	42	41	40	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	20	21	22	23	24	
20	235.70	251.75	268.29	285.32	302.85	20
21	245.29	261.97	279.14	296.83	315.02	21
22	255.32	272.65	290.50	308.85	327.74	22
23	265.83	283.84	302.37	321.44	341.03	23
24	276.83	295.55	314.80	334.58	354.91	24
25	288.35	307.80	327.79	348.33	369.42	25
26	300.43	320.63	341.38	362.69	384.55	26
27	313.07	334.06	355.61	377.71	400.36	27
28	326.32	348.12	370.48	393.39	416.88	28
29	340.20	362.83	386.03	409.80	434.16	29
30	354.74	378.23	402.31	426.98	452.26	30
31	369.98	394.37	419.37	444.99	471.24	31
32	385.96	411.30	437.27	463.89	491.18	32
33	402.74	429.09	456.09	483.78	512.18	33
34	420.39	447.80	475.91	504.75	534.37	34
35	438.99	467.54	496.84	526.93	557.88	35
36	458.62	488.41	519.01	550.47	582.88	36
37	479.42	510.55	542.57	575.55	609.58	37
38	501.52	534.13	567.71	602.37	638.25	38
39	525.09	559.33	594.67	631.23	669.19	39
40	550.34	586.40	623.71	662.45	702.82	40
41	577.53	615.64	655.21	696.45	739.63	41
42	606.96	647.42	689.59	733.74	780.22	42
43	639.02	682.19	727.40	774.99	825.40	43
44	674.20	720.54	769.33	821.01	876.16	44
45	713.12	763.20	816.25	872.87	933.80	45
46	756.55	811.09	869.30	931.94		
47	805.47	865.41	929.92			
48	861.17	927.71				
49	925.29					
					947.18	34
				947.97	900.08	33
			948.71	901.51	857.65	32
		949.42	902.86	859.60	819.07	31
30	950.08	904.13	861.44	821.44	783.68	30
29	905.34	863.18	823.68	786.39	750.96	29
28	864.82	825.79	788.95	753.95	720.52	28
27	827.79	791.37	756.78	723.73	692.03	27
26	793.67	759.45	726.77	695.42	665.21	26
25	761.99	729.65	698.63	668.74	639.87	25
24	732.38	701.67	672.09	643.51	615.81	24
23	704.56	675.27	646.96	619.53	592.90	23
22	678.29	650.24	623.07	596.68	571.03	22
21	653.36	626.43	600.28	574.86	550.10	21
20	629.63	603.71	578.50	553.96	530.03	20
	39	38	37	36	35	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	25	**26**	**27**	**28**	**29**	
20	320.89	339.45	358.52	378.12	398.24	**20**
21	333.74	352.98	372.75	393.04	413.86	**21**
22	347.15	367.10	387.58	408.58	430.11	**22**
23	361.16	381.83	403.03	424.77	447.04	**23**
24	375.79	397.19	419.14	441.63	464.67	**24**
25	391.04	413.21	435.93	459.21	483.07	**25**
26	406.96	429.92	453.45	477.56	502.27	**26**
27	423.58	447.37	471.75	496.73	522.35	**27**
28	440.95	465.61	490.89	516.80	543.39	**28**
29	459.12	484.70	510.93	537.85	565.48	**29**
30	478.16	504.73	531.98	559.97	588.75	**30**
31	498.15	525.77	554.13	583.29	613.33	**31**
32	519.18	547.93	577.50	607.96	639.40	**32**
33	541.35	571.36	602.26	634.15	667.16	**33**
34	564.83	596.20	628.58	662.09	696.87	**34**
35	589.75	622.65	656.69	692.03	728.87	**35**
36	616.33	650.94	686.87	724.32	763.54	**36**
37	644.80	681.37	719.48	759.38	801.38	**37**
38	675.49	714.30	754.94	797.72	843.04	**38**
39	708.76	750.19	793.80	839.99	889.30	**39**
40	745.10	789.59	836.73	887.04	941.18	**40**
41	785.08	833.23	884.62	939.92		
42	829.46	882.01	938.56			
43	879.20	937.09				
44	935.51					
					942.35	**39**
				943.45	891.40	**38**
			944.47	893.37	845.88	**37**
		945.43	895.21	848.54	804.82	**36**
35	946.33	896.94	851.04	808.03	767.43	**35**
34	898.56	853.38	811.05	771.09	733.13	**34**
33	855.58	813.88	774.52	737.13	701.42	**33**
32	816.55	777.76	740.90	705.70	671.93	**32**
31	780.80	744.45	709.74	676.43	644.34	**31**
30	747.80	713.54	680.66	649.00	618.40	**30**
29	717.13	684.67	653.40	623.18	593.91	**29**
28	688.45	657.56	627.70	598.78	570.70	**28**
27	661.49	631.98	603.39	575.63	548.64	**27**
26	636.03	607.75	580.30	553.60	527.61	**26**
25	611.89	584.72	558.31	532.59	507.52	**25**
24	588.92	562.77	537.31	512.49	488.29	**24**
23	567.01	541.79	517.22	493.25	469.86	**23**
22	546.05	521.70	497.96	474.79	452.18	**22**
21	525.97	502.44	479.47	457.07	435.20	**21**
20	506.70	483.93	461.72	440.04	418.88	**20**
	34	**33**	**32**	**31**	**30**	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy-five Years, or at Death if Prior.

Age at Issue.	Net Premium.	Reserves at End of Years Stated.				Age at Issue.
		1	2	3	4	
20	15.051	7.76	15.76	24.02	32.54	20
21	15.396	8.07	16.39	24.98	33.85	21
22	15.758	8.39	17.05	25.99	35.22	22
23	16.138	8.73	17.75	27.06	36.66	23
24	16.537	9.09	18.49	28.17	38.17	24
25	16.956	9.48	19.25	29.34	39.75	25
26	17.397	9.87	20.05	30.56	41.40	26
27	17.861	10.28	20.90	31.84	43.13	27
28	18.349	10.72	21.78	33.19	44.95	28
29	18.864	11.18	22.71	34.60	46.87	29
30	19.406	11.66	23.69	36.09	48.87	30
31	19.979	12.17	24.72	37.65	50.98	31
32	20.584	12.70	25.79	39.28	53.19	32
33	21.223	13.26	26.92	41.01	55.52	33
34	21.900	13.85	28.13	42.83	57.97	34
35	22.616	14.48	29.39	44.74	60.54	35
36	23.376	15.13	30.71	46.74	63.24	36
37	24.183	15.82	32.10	48.85	66.08	37
38	25.040	16.54	33.56	51.06	69.07	38
39	25.950	17.31	35.11	53.42	72.24	39
40	26.921	18.11	36.74	55.89	75.58	40
41	27.954	18.98	38.48	58.53	79.10	41
42	29.058	19.88	40.32	61.29	82.82	42
43	30.239	20.85	42.25	64.22	86.73	43
44	31.503	21.86	44.29	67.28	90.84	44
45	32.857	22.94	46.44	70.52	95.16	45
46	34.312	24.06	48.71	73.92	99.68	46
47	35.876	25.26	51.10	77.49	104.43	47
48	37.560	26.51	53.59	81.22	109.40	48
49	39.376	27.82	56.20	85.14	114.63	49
50	41.336	29.20	58.97	89.30	120.18	50
51	43.456	30.66	61.91	93.72	126.09	51
52	45.752	32.23	65.05	98.45	132.41	52
53	48.246	33.91	68.42	103.52	139.20	53
54	50.962	35.72	72.04	108.98	146.53	54
55	53.928	37.67	75.98	114.92	154.52	55
56	57.180	39.80	80.27	121.42	163.27	56
57	60.757	42.14	85.00	128.59	172.95	57
58	64.712	44.74	90.25	136.56	183.74	58
59	69.107	47.64	96.12	145.51	195.89	59
60	74.021	50.91	102.76	155.67	209.75	60
61	79.553	54.64	110.38	167.37	225.78	61
62	85.834	58.96	119.25	181.03	244.56	62
63	93.037	64.06	129.72	197.23	266.93	63
64	101.399	70.15	142.28	216.76	294.06	64
65	111.247	77.57	157.66	240.80	327.65	65

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy-five Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	5	6	7	8	9	
20	41.34	50.43	59.80	69.47	79.45	20
21	43.00	52.45	62.19	72.25	82.62	21
22	44.74	54.57	64.71	75.16	85.94	22
23	46.57	56.79	67.33	78.21	89.43	23
24	48.48	59.12	70.09	81.40	93.07	24
25	50.48	61.55	72.97	84.75	96.88	25
26	52.57	64.10	75.99	88.24	100.87	26
27	54.78	66.78	79.16	91.91	105.06	27
28	57.09	69.59	82.47	95.76	109.43	28
29	59.50	72.53	85.95	99.78	114.02	29
30	62.04	75.62	89.60	104.01	118.82	30
31	64.72	78.86	93.44	108.43	123.86	31
32	67.51	82.27	97.44	113.07	129.13	32
33	70.46	85.83	101.65	117.92	134.66	33
34	73.55	89.58	106.07	123.04	140.47	34
35	76.80	93.52	110.72	128.40	146.57	35
36	80.20	97.66	115.60	134.03	152.96	36
37	83.80	102.01	120.73	139.95	159.68	37
38	87.58	106.60	126.13	146.17	166.71	38
39	91.58	111.43	131.81	152.70	174.10	39
40	95.78	116.52	137.77	159.55	181.83	40
41	100.22	121.87	144.05	166.74	189.92	41
42	104.89	127.49	150.62	174.25	198.36	42
43	109.79	133.39	157.50	182.10	207.18	43
44	114.94	139.56	164.68	190.30	216.39	44
45	120.33	146.02	172.20	198.89	226.06	45
46	125.97	152.77	180.08	207.89	236.18	46
47	131.89	159.87	188.36	217.35	246.83	47
48	138.10	167.33	197.07	227.32	258.07	48
49	144.66	175.21	206.28	237.87	269.99	49
50	151.61	183.57	216.06	249.10	282.70	50
51	159.01	192.49	226.52	261.13	296.33	51
52	166.94	202.05	237.75	274.06	311.02	52
53	175.47	212.37	249.89	288.07	326.97	53
54	184.72	223.56	263.08	303.34	344.42	54
55	194.80	235.79	277.54	320.14	363.69	55
56	205.87	249.26	293.52	338.78	385.17	56
57	218.14	264.24	311.37	359.68	409.35	57
58	231.87	281.07	331.51	383.36	436.91	58
59	247.40	300.20	354.48	410.53	468.71	59
60	265.19	322.19	381.05	442.14	505.95	60
61	285.84	347.85	412.22	479.45	550.25	61
62	310.15	378.24	449.37	524.25	603.83	62
63	339.29	414.87	494.44	579.01	669.87	63
64	374.82	459.84	550.19	647.27	752.91	64
65	419.09	516.26	620.66	734.27	859.63	65

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy-five Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	10	11	12	13	14	
20	89.74	100.35	111.30	122.59	134.22	20
21	93.32	104.35	115.73	127.45	139.54	21
22	97.07	108.54	120.36	132.54	145.10	22
23	100.99	112.91	125.20	137.86	150.90	23
24	105.10	117.49	130.27	143.42	156.97	24
25	109.39	122.28	135.56	149.24	163.31	25
26	113.89	127.29	141.10	155.30	169.92	26
27	118.59	132.54	146.88	161.65	176.83	27
28	123.52	138.02	152.94	168.28	184.06	28
29	128.67	143.76	159.26	175.22	191.61	29
30	134.08	149.76	165.89	182.48	199.52	30
31	139.73	156.05	172.83	190.08	207.78	31
32	145.65	162.64	180.10	198.02	216.41	32
33	151.87	169.55	187.70	206.33	225.42	33
34	158.39	176.78	195.67	215.02	234.84	34
35	165.22	184.37	203.99	224.10	244.67	35
36	172.39	192.30	212.70	233.57	254.89	36
37	179.89	200.61	221.80	243.44	265.53	37
38	187.76	209.29	231.28	253.73	276.61	38
39	195.99	218.36	241.18	264.45	288.16	39
40	204.59	227.81	251.49	275.62	300.18	40
41	213.57	237.69	262.26	287.28	312.73	41
42	222.94	247.99	273.49	299.44	325.83	42
43	232.73	258.75	285.23	312.16	339.53	43
44	242.97	270.01	297.51	325.47	353.90	44
45	253.70	281.81	310.40	339.46	369.02	45
46	264.95	294.21	323.96	354.20	384.97	46
47	276.81	307.29	338.28	369.81	401.89	47
48	289.34	321.14	353.48	386.39	419.92	48
49	302.65	335.87	369.68	404.12	439.26	49
50	316.87	351.65	387.07	423.21	460.16	50
51	332.15	368.64	405.86	443.92	482.94	51
52	348.66	387.07	426.33	466.58	507.95	52
53	366.65	407.23	448.81	491.57	535.71	53
54	386.42	429.46	473.72	519.42	566.85	54
55	408.33	454.23	501.62	550.81	602.19	55
56	432.86	482.10	533.22	586.62	642.84	56
57	460.64	513.87	569.48	628.03	690.25	57
58	492.48	550.54	611.67	676.62	746.41	58
59	529.49	593.48	661.47	734.54	814.04	59
60	573.14	644.54	721.26	804.74	896.85	60
61	625.48	706.31	794.27	891.32		61
62	689.33	782.38	885.04			62
63	768.74	877.84				63
64	869.47					64

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy-five Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	15	**16**	**17**	**18**	**19**	
20	146.21	158.57	171.30	184.41	197.90	**20**
21	151.99	164.82	178.03	191.63	205.62	**21**
22	158.03	171.35	185.05	199.16	213.66	**22**
23	164.34	178.16	192.38	207.01	222.06	**23**
24	170.92	185.27	200.02	215.20	230.81	**24**
25	177.79	192.68	208.00	223.75	239.93	**25**
26	184.96	200.42	216.32	232.66	249.43	**26**
27	192.45	208.51	225.01	241.95	259.33	**27**
28	200.28	216.96	234.07	251.64	269.64	**28**
29	208.47	225.77	243.52	261.72	280.37	**29**
30	217.01	234.97	253.38	272.23	291.53	**30**
31	225.95	244.57	263.65	283.17	303.11	**31**
32	235.26	254.58	274.34	294.52	315.12	**32**
33	244.99	265.00	285.45	306.31	327.58	**33**
34	255.13	275.85	296.99	318.55	340.51	**34**
35	265.68	287.12	308.98	331.25	353.93	**35**
36	276.64	298.82	321.42	344.44	367.85	**36**
37	288.06	311.00	334.37	358.14	382.32	**37**
38	299.93	323.67	347.83	372.40	397.38	**38**
39	312.30	336.86	361.84	387.24	413.07	**39**
40	325.18	350.60	376.45	402.73	429.45	**40**
41	338.62	364.95	391.71	418.93	446.61	**41**
42	352.66	379.95	407.69	435.90	464.62	**42**
43	367.37	395.67	424.46	453.76	483.61	**43**
44	382.81	412.21	442.13	472.61	503.71	**44**
45	399.07	429.67	460.83	492.62	525.12	**45**
46	416.28	448.17	480.71	513.97	548.07	**46**
47	434.57	467.91	501.99	536.93	572.85	**47**
48	454.12	489.09	524.93	561.78	599.83	**48**
49	475.18	512.00	549.85	588.94	629.51	**49**
50	498.03	536.97	577.17	618.91	662.50	**50**
51	523.04	564.46	607.45	652.35	699.63	**51**
52	550.68	595.03	641.35	690.13	741.96	**52**
53	581.54	629.41	679.81	733.37	790.91	**53**
54	616.40	668.57	724.01	783.57	848.39	**54**
55	656.29	713.78	775.56	842.78	916.95	**55**
56	702.58	766.77	836.62	913.69		
57	757.10	829.85	910.12			
58	822.36	906.16				
59	901.77					
					954.34	**24**
				954.74	914.31	**23**
			955.12	915.03	878.70	**22**
		955.48	915.72	879.68	846.57	**21**
20	955.82	916.37	880.62	847.76	817.18	**20**
	54	**53**	**52**	**51**	**50**	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy-five Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	20	21	22	23	24	
20	211.78	226.06	240.74	255.84	271.35	20
21	220.01	234.81	250.02	265.66	381.70	21
22	228.58	243.92	259.68	275.86	292.47	22
23	237.52	253.42	269.74	286.49	303.65	23
24	246.84	263.30	280.20	297.52	315.26	24
25	256.54	273.59	291.07	308.97	327.29	25
26	266.64	284.29	302.36	320.86	339.75	26
27	277.15	295.41	314.09	333.17	352.64	27
28	288.09	306.96	326.24	345.91	365.97	28
29	299.45	318.93	338.82	359.09	379.75	29
30	311.23	331.34	351.85	372.74	394.01	30
31	323.46	344.20	365.34	386.86	408.76	31
32	336.12	357.52	379.31	401.48	424.03	32
33	349.25	371.32	393.78	416.62	439.84	33
34	362.88	385.63	408.78	432.31	456.23	34
35	377.00	400.48	424.34	448.60	473.27	35
36	391.67	415.88	440.50	465.53	490.99	36
37	406.91	431.90	457.32	483.17	509.48	37
38	422.77	448.60	474.87	501.60	528.83	38
39	439.33	466.04	493.22	520.91	549.16	39
40	456.63	484.29	512.47	541.22	570.61	40
41	474.78	503.48	532.75	562.69	593.36	41
42	493.87	523.72	554.23	585.50	617.65	42
43	514.05	545.18	577.09	609.90	643.77	43
44	535.50	568.09	601.59	636.18	672.09	44
45	558.44	592.69	628.05	664.77	703.11	45
46	583.13	619.32	656.90	696.14	737.47	46
47	609.94	648.44	688.65	731.00	775.99	47
48	639.33	680.59	724.03	770.19	819.79	48
49	671.89	716.51	763.93	814.88	870.32	49
50	708.40	757.18	809.58	866.61	929.54	50
51	749.87	803.86	862.60	927.42		
52	797.65	858.25	925.12			
53	853.53	922.63				
54	919.91					
					952.01	29
				952.52	910.13	28
			953.01	911.05	873.02	27
		953.48	911.93	874.28	839.67	26
25	953.92	912.76	875.47	841.19	809.29	25
24	913.56	876.60	842.64	811.03	781.28	24
23	877.68	844.01	812.68	783.19	755.19	23
22	845.32	814.25	785.01	757.25	730.66	22
21	815.75	786.75	759.20	732.83	707.43	21
20	788.40	761.07	734.91	709.70	685.29	20
	49	48	47	46	45	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy-five Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	25	**26**	**27**	**28**	**29**	
20	287.28	303.62	320.38	337.54	355.10	**20**
21	298.18	315.06	332.36	350.06	368.14	**21**
22	309.49	326.93	344.78	363.00	381.60	**22**
23	321.24	339.23	357.61	376.37	395.49	**23**
24	333.41	351.95	370.87	390.17	409.82	**24**
25	346.00	365.10	384.57	404.40	424.60	**25**
26	359.02	378.68	398.71	419.10	439.85	**26**
27	372.49	392.71	413.31	434.26	455.58	**27**
28	386.40	407.21	428.38	449.92	471.81	**28**
29	400.79	422.19	443.96	466.09	488.59	**29**
30	415.66	437.67	460.05	482.81	505.95	**30**
31	431.04	453.68	476.71	500.12	523.93	**31**
32	446.95	470.26	493.96	518.07	542.60	**32**
33	463.44	487.45	511.87	536.72	562.03	**33**
34	480.56	505.31	530.49	556.14	582.32	**34**
35	498.36	523.90	549.91	576.45	603.58	**35**
36	516.90	543.30	570.23	597.76	625.98	**36**
37	536.29	563.63	591.58	620.23	649.69	**37**
38	556.61	585.02	614.13	644.06	674.97	**38**
39	578.04	607.64	638.07	669.50	702.12	**39**
40	600.73	631.70	663.68	696.87	731.55	**40**
41	624.91	657.48	691.28	726.60	763.78	**41**
42	650.85	685.31	721.31	759.21	799.49	**42**
43	678.93	715.66	754.33	795.42	839.57	**43**
44	709.60	749.10	791.06	836.16	885.23	**44**
45	743.49	786.40	832.50	882.66	938.02	**45**
46	781.38	828.56	879.91	936.56		
47	824.34	876.95	935.00			
48	873.76	933.31				
49	931.50					
					948.97	**34**
				949.65	904.69	**33**
			950.29	905.90	865.67	**32**
		950.90	907.04	867.30	830.78	**31**
30	951.47	908.13	868.85	832.75	799.16	**30**
29	909.15	870.31	834.62	801.40	770.14	**29**
28	871.70	836.39	803.53	772.61	743.23	**28**
27	838.08	805.55	774.94	745.87	718.05	**27**
26	807 47	777.17	748.38	720.83	694.28	**26**
25	779.28	750.77	723.47	697.18	671.72	**25**
24	753.03	725.99	699.93	674.70	650.16	**24**
23	728.38	702.55	677.54	653.21	629.48	**23**
22	705.05	680.25	656.12	632.59	609.57	**22**
21	682.83	658.90	635.55	612.71	590.33	**21**
20	661.54	638.38	615.72	593.51	571.71	**20**
	44	**43**	**42**	**41**	**40**	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy-five Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	30	31	32	33	34	
20	373.04	391.35	410.01	429.03	448.39	20
21	386.59	405.40	424.56	444.08	463.93	21
22	400.56	419.88	439.56	459.57	479.94	22
23	414.98	434.82	455.00	475.53	496.41	23
24	429.84	450.20	470.91	491.97	513.38	24
25	445.15	466.06	487.31	508.92	530.89	25
26	460.95	482.40	504.22	526.40	548.96	26
27	477.24	499.28	521.68	544.47	567.66	27
28	494.07	516.71	539.73	563.16	587.03	28
29	511.47	534.74	558.43	582.55	607.17	29
30	529.48	553.44	577.84	602.73	628.18	30
31	548.17	572.86	598.04	623.79	650.18	31
32	567.59	593.09	619.16	645.87	673.34	32
33	587.85	614.25	641.32	669.14	697.87	33
34	609.07	636.50	664.69	693.81	724.03	34
35	631.39	659.99	689.51	720.15	752.17	35
36	654.99	684.95	716.04	748.53	782.73	36
37	680.11	711.68	744.66	779.39	816.29	37
38	707.05	740.56	775.84	813.34	853.62	38
39	736.20	772.07	810.20	851.16	895.74	39
40	768.06	806.85	848.54	893.90	943.95	40
41	803.29	845.75	891.94	942.92		
42	842.76	889.85	941.82			
43	887.62	940.64				
44	939.37					
					944.92	39
				945.83	897.46	38
			946.69	899.08	855.94	37
		947.50	900.61	858.12	819.07	36
35	948.26	902.05	860.17	821.69	785.87	35
34	903.41	862.11	824.16	788.84	755.60	34
33	863.94	826.49	791.64	758.84	727.69	33
32	828.69	794.28	761.90	731.15	701.71	32
31	796.79	764.80	734.42	705.34	677.32	31
30	767.54	737.52	708.77	681.08	654.26	30
29	740.45	712.03	684.64	658.13	632.33	29
28	715.12	688.03	661.79	636.28	611.38	28
27	691.24	665.27	640.02	615.38	591.28	27
26	668.57	643.57	619.17	595.31	571.92	26
25	646.95	622.78	599.15	575.98	553.24	25
24	626.21	602.79	579.84	557.30	535.16	24
23	606.26	583.51	561.17	539.22	517.63	23
22	587.00	564.85	543.08	521.68	500.63	22
21	568.36	546.77	525.54	504.66	484.13	21
20	550.28	529.22	508.51	488.13	468.09	20
	39	38	37	36	35	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Eighty Years, or at Death if Prior.

Age at Issue.	Net Premium.	Reserves at End of Years Stated.				Age at Issue.
		1	2	3	4	
20	14.634	7.33	14.88	22.67	30.71	20
21	14.957	7.61	15.46	23.56	31.91	21
22	15.295	7.91	16.07	24.49	33.18	22
23	15.649	8.23	16.71	25.47	34.51	23
24	16.020	8.56	17.39	26.50	35.89	24
25	16.410	8.91	18.10	27.57	37.34	25
26	16.819	9.27	18.83	28.69	38.85	26
27	17.249	9.65	19.60	29.86	40.44	27
28	17.701	10.05	20.41	31.09	42.10	28
29	18.176	10.46	21.25	32.38	43.84	29
30	18.677	10.90	22.14	33.73	45.66	30
31	19.204	11.37	23.08	35.14	47.56	31
32	19.759	11.85	24.05	36.61	49.56	32
33	20.345	12.35	25.06	38.16	51.65	33
34	20.964	12.88	26.14	39.79	53.84	34
35	21.617	13.44	27.27	41.50	56.13	35
36	22.308	14.02	28.44	43.27	58.52	36
37	23.039	14.63	29.67	45.14	61.03	37
38	23.814	15.26	30.96	47.08	63.65	38
39	24.635	15.94	32.31	49.14	66.42	39
40	25.505	16.64	33.74	51.29	69.32	40
41	26.430	17.39	35.24	53.57	72.35	41
42	27.413	18.17	36.82	55.94	75.53	42
43	28.459	19.00	38.47	58.42	78.84	43
44	29.574	19.85	40.19	61.00	82.28	44
45	30.763	20.75	41.99	63.70	85.86	45
46	32.032	21.68	43.85	66.48	89.54	46
47	33.388	22.66	45.79	69.36	93.34	47
48	34.837	23.67	47.78	72.31	97.24	48
49	36.388	24.70	49.82	75.35	101.26	49
50	38.047	25.76	51.94	78.50	105.44	50
51	39.823	26.87	54.14	81.78	109.77	51
52	41.727	28.02	56.43	85.19	114.27	52
53	43.769	29.23	58.81	88.74	118.96	53
54	45.964	30.48	61.30	92.44	123.86	54
55	48.325	31.79	63.91	96.32	129.01	55
56	50.868	33.17	66.64	100.41	134.41	56
57	53.612	34.62	69.54	104.72	140.13	57
58	56.580	36.17	72.61	109.29	146.19	58
59	59.796	37.80	75.86	114.14	152.64	59
60	63.290	39.55	79.34	119.35	159.59	60
61	67.096	41.43	83.08	124.98	167.13	61
62	71.254	43.46	87.17	131.14	175.37	62
63	75.815	45.70	91.66	137.91	184.49	63
64	80.840	48.17	96.63	145.44	194.70	64
65	86.405	50.91	102.19	153.95	206.29	65
66	92.602	54.03	108.56	163.71	219.71	66
67	99.555	57.64	115.94	175.14	235.54	67
68	107.426	61.86	124.68	188.78	254.66	68
69	116.431	66.96	135.29	205.51	278.40	69
70	126.878	73.23	148.49	226.61	308.66	70

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Eighty Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	5	6	7	8	9	
20	39.01	47.57	56.40	65.50	74.89	20
21	40.54	49.43	58.61	68.07	77.82	21
22	42.14	51.39	60.92	70.75	80.88	22
23	43.82	53.43	63.34	73.55	84.08	23
24	45.58	55.57	65.87	76.48	87.42	24
25	47.42	57.80	68.51	79.55	90.91	25
26	49.33	60.14	71.27	82.74	94.55	26
27	51.34	62.58	74.16	86.08	98.36	27
28	53.45	65.14	77.17	89.57	102.34	28
29	55.64	67.80	80.33	93.22	106.49	29
30	57.95	70.61	83.63	97.04	110.82	30
31	60.36	73.53	87.09	101.02	115.35	31
32	62.88	76.59	90.69	105.18	120.07	32
33	65.52	79.78	94.45	109.52	125.01	33
34	68.28	83.13	98.39	114.07	130.17	34
35	71.18	86.63	102.51	118.82	135.56	35
36	74.19	90.29	106.82	123.78	141.17	36
37	77.36	94.12	111.33	128.96	147.04	37
38	80.67	98.13	116.03	134.38	153.15	38
39	84.15	102.33	120.96	140.02	159.51	39
40	87.79	106.72	126.09	145.89	166.11	40
41	91.61	111.30	131.44	152.00	172.94	41
42	95.57	116.07	136.99	158.31	179.99	42
43	99.71	121.02	142.73	164.82	187.25	43
44	104.00	126.13	148.64	171.52	194.73	44
45	108.44	131.40	154.74	178.43	202.44	45
46	112.99	136.83	161.01	185.53	210.36	46
47	117.70	142.42	167.48	192.86	218.52	47
48	122.53	148.18	174.14	200.40	226.92	48
49	127.53	154.12	181.01	208.18	235.59	49
50	132.70	160.27	188.13	216.24	244.59	50
51	138.07	166.66	195.51	224.61	253.93	51
52	143.65	173.30	203.20	233.33	263.65	52
53	149.47	180.23	211.22	242.42	273.80	53
54	155.55	187.48	219.61	251.94	284.45	54
55	161.93	195.08	228.42	261.96	295.68	55
56	168.65	203.09	237.72	272.56	307.59	56
57	175.75	211.57	247.60	283.84	320.30	57
58	183.29	220.61	258.15	295.92	333.97	58
59	191.36	230.31	269.50	308.97	348.80	59
60	200.07	240.80	281.82	323.22	365.09	60
61	209.53	252.25	295.35	338.94	383.21	61
62	219.93	264.90	310.37	356.55	403.67	62
63	231.50	279.04	327.32	376.58	427.21	63
64	244.52	295.11	346.73	399.78	454.84	64
65	259.44	313.67	369.40	427.25	488.02	65
66	276.85	335.58	396.53	460.55	528.74	66
67	297.63	362.06	429.74	501.82	579.76	67
68	323.04	394.86	471.35	554.05	645.00	68
69	354.95	436.49	524.64	621.59	730.20	69
70	396.04	490.53	594.44	710.84	844.00	70

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Eighty Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.					Age at Issue.
	10	11	12	13	14	
20	84.57	94.55	104.85	115.45	126.37	20
21	87.87	98.24	108.92	119.92	131.25	21
22	91.32	102.09	113.17	124.59	136.36	22
23	94.93	106.10	117.61	129.47	141.67	23
24	98.69	110.30	122.25	134.56	147.22	24
25	102.62	114.68	127.08	139.86	152.99	25
26	106.72	119.24	132.12	145.37	158.99	26
27	111.00	124.00	137.38	151.13	165.25	27
28	115.47	128.97	142.86	157.12	171.77	28
29	120.13	134.15	148.56	163.37	178.57	29
30	125.00	139.56	154.52	169.88	185.65	30
31	130.07	145.20	160.73	176.67	193.01	31
32	135.37	151.08	167.21	183.74	200.68	32
33	140.90	157.22	173.95	191.09	208.63	33
34	146.69	163.63	180.98	198.74	216.90	34
35	152.72	170.30	188.29	206.68	225.46	35
36	159.00	177.23	195.88	214.91	234.30	36
37	165.54	184.45	203.75	223.42	243.42	37
38	172.34	191.93	211.88	232.19	252.82	38
39	179.40	199.67	220.29	241.24	262.50	39
40	186.70	207.66	228.94	250.55	272.45	40
41	194.25	215.90	237.87	260.14	282.69	41
42	202.02	224.38	247.05	270.00	293.21	42
43	210.03	233.12	256.49	280.13	304.01	43
44	218.27	242.09	266.19	290.53	315.09	44
45	226.75	251.33	276.16	301.23	326.50	45
46	235.46	260.82	286.41	312.23	338.23	46
47	244.44	270.60	296.98	323.56	350.31	47
48	253.69	280.68	307.88	335.25	362.79	48
49	263.24	291.10	319.13	347.34	375.70	49
50	273.15	301.89	330.81	359.90	389.15	50
51	283.43	313.12	342.97	372.99	403.19	51
52	294.15	324.83	355.68	386.72	417.94	52
53	305.36	337.11	369.04	401.16	433.52	53
54	317.15	350.04	383.13	416.46	450.10	54
55	329.61	363.74	398.12	432.81	467.90	55
56	342.85	378.35	414.19	450.43	487.23	56
57	357.03	394.09	431.57	469.64	508.48	57
58	372.36	411.19	450.62	490.85	532.20	58
59	389.09	430.00	471.74	514.64	559.17	59
60	407.60	450.98	495.57	541.84	590.45	60
61	428.38	474.80	522.98	573.59	627.48	61
62	452.10	502.36	555.16	611.39	672.18	62
63	479.75	534.95	593.73	657.29	727.18	63
64	512.68	574.27	640.88	714.12	796.17	64
65	552.73	622.70	699.65	785.86	884.47	65
66	602.46	683.54	774.37	878.27		66
67	665.47	761.48	871.32			67
68	746.89	863.45				68
69	854.44					69

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Eighty Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.						Age at Issue.
	15	16	17	18	19	20	
20	137.62	149.21	161.13	173.41	186.02	199.00	20
21	142.93	154.94	167.31	180.02	193.09	206.51	21
22	148.46	160.92	173.73	186.90	200.43	214.33	22
23	154.23	167.14	180.42	194.05	208.07	222.46	23
24	160.23	173.62	187.37	201.50	216.01	230.90	24
25	166.49	180.36	194.61	209.24	224.26	239.66	25
26	172.99	187.37	202.13	217.29	232.82	248.75	26
27	179.77	194.67	209.97	225.65	241.72	258.16	27
28	186.82	202.27	218.10	234.33	250.93	267.91	28
29	194.17	210.16	226.56	243.33	260.47	277.98	29
30	201.81	218.38	235.33	252.65	270.34	288.36	30
31	209.76	226.90	244.42	262.30	280.52	299.05	31
32	218.01	235.73	253.82	272.25	291.00	310.05	32
33	226.57	244.87	263.52	282.50	301.77	321.34	33
34	235.43	254.32	273.53	293.05	312.86	332.94	34
35	244.59	264.05	283.82	303.89	324.24	344.83	35
36	254.03	274.07	294.41	315.03	335.91	357.02	36
37	263.75	284.38	305.30	326.47	347.88	369.51	37
38	273.75	294.98	316.47	338.20	360.15	382.30	38
39	284.05	305.87	327.94	350.23	372.73	395.42	39
40	294.63	317.05	339.71	362.57	385.63	408.85	40
41	305.50	328.53	351.78	375.23	398.85	422.63	41
42	316.65	340.31	364.17	388.21	412.41	436.75	42
43	328.10	352.41	376.89	401.53	426.33	451.26	43
44	339.87	364.82	389.95	415.22	440.63	466.19	44
45	351.96	377.59	403.38	429.30	455.38	481.62	45
46	364.40	390.73	417.21	443.84	470.63	497.58	46
47	377.23	404.29	431.52	458.90	486.45	514.20	47
48	390.48	418.33	446.35	474.54	502.93	531.58	48
49	404.23	432.93	461.80	490.88	520.23	549.91	49
50	418.57	448.17	477.99	508.08	538.51	569.41	50
51	433.58	464.19	495.07	526.31	558.03	590.39	51
52	449.39	481.13	513.23	545.82	579.08	613.27	52
53	466.17	499.20	532.73	566.95	602.12	638.62	53
54	484.12	518.66	553.91	590.14	627.74	667.23	54
55	503.53	539.89	577.25	616.04	656.77.	700.15	55
56	524.78	563.37	603.43	645.50	690.31	738.76	56
57	548.39	589.82	633.34	679.68	729.80	784.90	57
58	575.11	620.19	668.20	720.10	777.19	841.14	58
59	605.93	655.74	709.60	768.83	835.18	911.08	59
60	642.22	698.19	759.74	828.70	907.58		
61	685.76	749.85	821.65	903.78			
62	739.04	813.94	899.62			955.58	22
63	805.49	895.06			955.92	918.29	21
64	890.03			956.24	918.89	886.24	20
				59	58	57	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Eighty Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.						Age at Issue.
	21	22	23	24	25	26	
20	212.33	226.02	240.09	254.52	269.32	284.48	20
21	220.31	234.48	249.02	263.93	279.20	294.83	21
22	228.61	243.26	258.28	273.68	289.42	305.53	22
23	237.23	252.37	267.88	283.76	299.99	316.56	23
24	246.17	261.81	277.82	294.18	310.89	327.91	24
25	255.44	271.58	288.09	304.94	322.11	339.57	25
26	265.04	281.69	298.69	316.01	333.63	351.54	26
27	274.97	292.13	309.61	327.40	345.47	363.81	27
28	285.23	302.89	320.85	339.09	357.61	376.39	28
29	295.81	313.95	332.38	351.09	370.06	389.26	29
30	306.70	325.32	344.23	363.40	382.80	402.42	30
31	317.89	337.00	356.38	375.99	395.83	415.87	31
32	329.38	348.98	368.82	388.89	409.16	429.62	32
33	341.17	361.25	381.56	402.07	422.78	443.66	33
34	353.27	373.83	394.60	415.56	436.70	458.00	34
35	365.66	386.70	407.94	429.35	450.93	472.64	35
36	378.35	399.87	421.58	443.45	465.46	487.60	36
37	391.34	413.36	435.54	457.86	480.32	502.90	37
38	404.65	427.15	449.81	472.60	495.52	518.58	38
39	418.28	441.28	464.43	487.70	511.11	534.66	39
40	432.23	455.75	479.41	503.19	527.12	551.20	40
41	446.54	470.60	494.79	519.12	543.61	568.27	41
42	461.23	485.85	510.61	535.53	560.63	585.95	42
43	476.33	501.56	526.93	552.50	578.29	604.38	43
44	491.91	517.77	543.83	570.12	596.72	623.72	44
45	508.01	534.59	561.42	588.55	616.10	644.22	45
46	524.73	552.12	579.83	607.97	636.68	666.18	46
47	542.20	570.52	599.28	628.62	658.78	690.09	47
48	560.56	589.99	620.01	650.87	682.90	716.54	48
49	580.05	610.80	642.41	675.21	709.67	746.37	49
50	600.95	633.35	666.99	702.32	739.94	780.63	50
51	623.66	658.18	694.45	733.07	774.83	820.75	51
52	648.74	686.01	725.70	768.61	815.80	868.67	52
53	676.96	717.79	761.94	810.49	864.88	927.10	53
54	709.29	754.77	804.79	860.81	924.91		
55	747.06	798.65	856.44	922.55			
56	792.04	851.73	920.01			953.17	28
57	846.64	917.26			953.62	914.04	27
58	914.29			954.05	914.84	880.55	26
			954.46	915.60	881.62	851.29	25
		954.85	916.32	882.63	852.56	825.22	24
23	955.22	917.01	883.60	853.78	826.66	801.58	23
22	917.66	884.52	854.93	828.03	803.15	779.78	22
21	885.40	856.04	829.34	804.64	781.46	759.38	21
20	857.09	830.59	806.07	783.06	761.15	740.04	20
	56	55	54	53	52	51	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Eighty Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.						Age at Issue.
	27	28	29	30	31	32	
20	300.00	315.86	332.05	348.55	365.33	382.38	20
21	310.81	327.12	343.74	360.65	377.83	395.26	21
22	321.96	338.71	355.75	373.06	390.62	408.43	22
23	333.44	350.61	368.06	385.76	403.72	421.89	23
24	345.22	362.82	380.67	398.77	417.10	435.63	24
25	357.32	375.32	393.58	412.06	430.76	449.64	25
26	369.71	388.13	406.78	425.64	444.69	463.92	26
27	382.41	401.23	420.27	439.49	458.90	478.47	27
28	395.39	414.62	434.03	453.63	473.39	493.30	28
29	408.67	428.29	448.08	468.05	488.16	508.40	29
30	422.24	442.25	462.42	482.74	503.20	523.78	30
31	436.10	456.50	477.04	497.73	518.53	539.46	31
32	450.25	471.03	491.95	513.00	534.16	555.45	32
33	464.69	485.86	507.16	528.58	550.12	571.79	33
34	479.43	501.00	522.68	544.50	566.44	588.51	34
35	494.49	516.46	538.56	560.78	583.14	605.67	35
36	509.87	532.27	554.80	577.46	600.30	623.34	36
37	525.62	548.47	571.46	594.61	617.98	641.61	37
38	541.77	565.09	588.59	612.31	636.29	660.65	38
39	558.35	582.22	606.30	630.66	655.39	680.62	39
40	575.45	599.92	624.67	649.81	675.45	701.81	40
41	593.15	618.32	643.88	669.96	696.76	724.58	41
42	611.57	637.58	664.12	691.40	719.71	749.44	42
43	630.87	657.90	685.68	714.52	744.81	777.06	43
44	651.28	679.60	708.99	739.86	772.75	808.30	44
45	673.11	703.10	734.60	768.14	804.42	844.31	45
46	696.81	728.97	763.23	800.27	841.01	886.64	46
47	722.97	757.98	795.84	837.48	884.13	937.49	47
48	752.37	791.11	833.71	881.44	936.04		
49	786.05	829.68	878.57	934.49			
50	825.37	875.49	932.83			949.91	34
51	872.20	931.05			950.53	908.30	33
52	929.15			951.11	909.39	872.91	32
			951.67	910.42	874.36	842.17	31
		952.20	911.39	875.73	843.89	814.93	30
29	952.70	912.32	877.03	845.52	816.87	790.38	29
28	913.20	878.26	847.07	818.71	792.48	767.85	28
27	879.44	848.55	820.46	794.48	770.09	746.87	27
26	849.95	822.13	796.39	772.22	749.22	727.05	26
25	823.71	798.20	774.25	751.45	729.48	708.11	25
24	799.93	776.19	753.58	731.80	710.61	689.84	24
23	778.03	755.61	734.01	712.99	692.39	672.10	23
22	757.54	736.11	715.26	694.82	674.70	654.80	22
21	738.12	717.42	697.14	677.17	657.43	637.86	21
20	719.49	699.36	679.54	659.94	640.51	621.23	20
	50	49	48	47	46	45	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Eighty Years, or at Death if Prior.

Age at Issue.	RESERVES AT END OF YEARS STATED.						Age at Issue.
	33	34	35	36	37	38	
20	399.69	417.24	435.00	452.96	471.10	489.42	20
21	412.94	430.83	448.92	467.20	485.65	504.25	21
22	426.46	444.70	463.12	481.71	500.45	519.34	22
23	440.27	458.84	477.57	496.47	515.51	534.67	23
24	454.35	473.24	492.29	511.49	530.81	550.25	24
25	468.69	487.91	507.27	526.76	546.36	566.08	25
26	483.31	502.84	522.50	542.28	562.18	582.18	26
27	498.19	518.04	538.00	558.08	578.27	598.59	27
28	513.34	533.50	553.77	574.17	594.68	615.31	28
29	528.76	549.24	569.84	590.56	611.41	632.40	29
30	544.48	565.29	586.23	607.30	628.52	649.93	30
31	560.50	581.67	602.97	624.42	646.07	667.97	31
32	576.86	598.41	620.11	642.00	664.15	686.64	32
33	593.59	615.55	637.71	660.12	682.88	706.11	33
34	610.75	633.18	655.88	678.92	702.43	726.60	34
35	628.40	651.39	674.73	698.55	723.03	748.44	35
36	646.64	670.30	694.44	719.26	745.01	772.07	36
37	665.61	690.10	715.27	741.39	768.82	798.04	37
38	685.50	711.04	737.55	765.39	795.05	827.11	38
39	706.56	733.48	761.76	791.87	824.43	860.24	39
40	729.16	757.90	788.50	821.59	857.97	898.74	40
41	753.80	784.92	818.57	855.57	897.02	944.44	41
42	781.11	815.36	853.01	895.20	943.46		
43	811.94	850.29	893.26	942.41			
44	847.40	891.19	941.30			945.37	40
45	888.99	940.11			946.24	900.35	39
46	938.84			947.06	901.87	862.37	38
			947.83	903.31	864.38	829.64	37
		948.57	904.66	866.29	832.03	800.88	36
35	949.26	905.94	868.08	834.28	803.55	775.13	35
34	907.16	869.78	836.42	806.08	778.02	751.68	34
33	871.39	838.44	808.47	780.76	754.74	729.97	33
32	840.35	810.74	783.36	757.65	733.17	709.59	32
31	812.89	785.82	760.40	736.20	712.89	690.20	31
30	788.16	763.02	739.08	716.02	693.58	671.59	30
29	765.50	741.81	718.99	696.78	675.02	653.59	29
28	744.41	721.81	699.83	678.29	657.08	636.10	28
27	724.50	702.73	681.39	660.38	639.61	619.02	27
26	705.48	684.35	663.53	642.95	622.56	602.31	26
25	687.16	666.53	646.13	625.92	605.85	585.91	25
24	669.38	649.16	629.12	609.23	589.45	569.79	24
23	652.05	632.17	612.44	592.83	573.33	553.94	23
22	635.08	615.51	596.05	576.70	557.47	538.35	22
21	618.43	599.12	579.93	560.84	541.86	523.00	21
20	602.06	583.00	564.06	545.22	526.49	507.89	20
	44	43	42	41	40	39	

SINGLE PREMIUM LIFE POLICIES.

AGE.	COST OF INSURANCE.	AGE.	AGE.	COST OF INSURANCE.	AGE.
20	5.185	20	60	8.592	60
21	5.180	21	61	8.967	61
22	5.174	22	62	9.362	62
23	5.166	23	63	9.773	63
24	5.158	24	64	10.205	64
25	5.148	25	65	10.663	65
26	5.143	26	66	11.138	66
27	5.137	27	67	11.631	67
28	5.129	28	68	12.147	68
29	5.127	29	69	12.673	69
30	5.123	30	70	13.216	70
31	5.117	31	71	13.759	71
32	5.116	32	72	14.283	72
33	5.121	33	73	14.777	73
34	5.123	34	74	15.236	74
35	5.123	35	75	15.664	75
36	5.135	36	76	16.066	76
37	5.144	37	77	16.460	77
38	5.164	38	78	16.856	78
39	5.182	39	79	17.249	79
40	5.210	40	80	17.708	80
41	5.236	41	81	18.144	81
42	5.271	42	82	18.540	82
43	5.310	43	83	18.852	83
44	5.365	44	84	19.127	84
45	5.422	45	85	19.477	85
46	5.501	46	86	19.959	86
47	5.588	47	87	20.598	87
48	5.695	48	88	21.235	88
49	5.829	49	89	21.681	89
50	5.982	50	90	22.010	90
51	6.155	51	91	22.634	91
52	6.345	52	92	23.902	92
53	6.554	53	93	24.350	93
54	6.786	54	94	24.965	94
55	7.035	55			
56	7.308	56			
57	7.598	57			
58	7.906	58			
59	8.239	59			

TEN-PREMIUM LIFE POLICIES.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	1	2	3	4	5	
20	7.550	7.334	7.105	6.863	6.607	20
21	7.595	7.373	7.138	6.890	6.627	21
22	7.640	7.413	7.172	6.917	6.657	22
23	7.686	7.452	7.205	6.953	6.686	23
24	7.732	7.492	7.248	6.990	6.714	24
25	7.779	7.543	7.292	7.026	6.752	25
26	7.837	7.594	7.336	7.072	6.790	26
27	7.896	7.646	7.391	7.119	6.827	27
28	7.955	7.709	7.446	7.165	6.874	28
29	8.027	7.773	7.501	7.221	6.930	29
30	8.100	7.838	7.568	7.288	6.987	30
31	8.174	7.914	7.646	7.356	7.043	31
32	8.260	8.003	7.724	7.424	7.119	32
33	8.360	8.093	7.804	7.512	7.195	33
34	8.461	8.184	7.906	7.602	7.291	34
35	8.565	8.299	8.009	7.713	7.387	35
36	8.693	8.417	8.136	7.826	7.505	36
37	8.825	8.559	8.265	7.961	7.623	37
38	8.983	8.704	8.418	8.098	7.762	38
39	9.145	8.876	8.574	8.258	7.912	39
40	9.334	9.051	8.755	8.431	8.095	40
41	9.528	9.253	8.951	8.640	8.290	41
42	9.752	9.471	9.185	8.862	8.529	42
43	9.993	9.731	9.435	9.133	8.792	43
44	10.279	10.009	9.738	9.431	9.101	44
45	10.585	10.344	10.071	9.780	9.468	45
46	10.952	10.712	10.460	10.193	9.885	46
47	11.355	11.141	10.920	10.663	10.355	47
48	11.824	11.647	11.441	11.192	10.882	48
49	12.376	12.220	12.029	11.785	11.467	49
50	13.000	12.865	12.687	12.443	12.127	50
51	13.703	13.588	13.417	13.185	12.855	51
52	14.489	14.390	14.241	14.006	13.670	52
53	15.362	15.294	15.152	14.923	14.566	53
54	16.346	16.295	16.172	15.935	15.554	54
55	17.434	17.414	17.296	17.051	16.655	55
56	18.652	18.649	18.537	18.295	17.871	56
57	19.996	20.012	19.921	19.671	19.218	57
58	21.478	21.533	21.452	21.196	20.703	58
59	23.132	23.215	23.149	22.878	22.336	59
60	24.962	25.080	25.023	24.729	24.141	60
61	26.990	27.139	27.085	26.777	26.152	61
62	29.227	29.403	29.365	29.059	28.367	62
63	31.688	31.908	31.905	31.572	30.814	63
64	34.408	34.695	34.703	34.350	33.532	64
65	37.435	37.765	37.794	37.434	36.521	65

TEN-PREMIUM LIFE POLICIES.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	6	7	8	9	10	
20	6.336	6.058	5.764	5.451	5.127	20
21	6.358	6.073	5.770	5.457	5.123	21
22	6.380	6.087	5.784	5.461	5.117	22
23	6.401	6.108	5.796	5.463	5.116	23
24	6.431	6.129	5.807	5.472	5.121	24
25	6.460	6.149	5.825	5.487	5.123	25
26	6.489	6.177	5.850	5.500	5.123	26
27	6.526	6.212	5.874	5.511	5.135	27
28	6.572	6.246	5.896	5.535	5.144	28
29	6.617	6.280	5.933	5.557	5.164	29
30	6.662	6.330	5.969	5.593	5.182	30
31	6.725	6.379	6.019	5.626	5.210	31
32	6.787	6.444	6.068	5.672	5.236	32
33	6.868	6.509	6.132	5.716	5.271	33
34	6.949	6.590	6.194	5.772	5.310	34
35	7.048	6.671	6.271	5.833	5.365	35
36	7.147	6.769	6.354	5.913	5.422	36
37	7.266	6.874	6.460	5.998	5.501	37
38	7.394	7.006	6.572	6.109	5.588	38
39	7.550	7.145	6.715	6.231	5.695	39
40	7.718	7.320	6.873	6.379	5.829	40
41	7.925	7.513	7.061	6.560	5.982	41
42	8.152	7.742	7.289	6.767	6.155	42
43	8.421	8.016	7.548	6.999	6.345	43
44	8.742	8.328	7.841	7.258	6.554	44
45	9.107	8.680	8.167	7.542	6.786	45
46	9.518	9.073	8.528	7.862	7.035	46
47	9.978	9.510	8.933	8.209	7.308	47
48	10.490	10.001	9.378	8.593	7.598	48
49	11.066	10.541	9.872	9.008	7.906	49
50	11.701	11.144	10.411	9.458	8.239	50
51	12.410	11.804	10.998	9.951	8.592	51
52	13.189	12.528	11.648	10.485	8.967	52
53	14.046	13.332	12.360	11.065	9.362	53
54	15.001	14.216	13.140	11.692	9.773	54
55	16.053	15.190	13.991	12.364	10.205	55
56	17.217	16.260	14.917	13.093	10.663	56
57	18.497	17.430	15.931	13.889	11.138	57
58	19.903	18.718	17.051	14.746	11.631	58
59	21.455	20.149	18.273	15.673	12.147	59
60	23.183	21.719	19.612	16.682	12.673	60
61	25.083	23.448	21.088	17.768	13.216	61
62	27.181	25.364	22.697	18.946	13.759	62
63	29.511	27.464	24.469	20.206	14.283	63
64	32.070	29.786	26.392	21.531	14.777	64
65	34.904	32.323	28.453	22.917	15.236	65

FIFTEEN-PREMIUM LIFE POLICIES.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	1	2	3	4	5	
20	7.636	7.511	7.377	7.235	7.084	20
21	7.683	7.553	7.416	7.269	7.114	21
22	7.730	7.597	7.455	7.304	7.154	22
23	7.777	7.640	7.494	7.350	7.195	23
24	7.825	7.684	7.544	7.395	7.236	24
25	7.874	7.739	7.595	7.441	7.287	25
26	7.935	7.795	7.646	7.498	7.338	26
27	7.996	7.852	7.709	7.555	7.390	27
28	8.058	7.920	7.772	7.613	7.452	28
29	8.132	7.990	7.836	7.682	7.525	29
30	8.208	8.060	7.912	7.762	7.599	30
31	8.285	8.143	8.000	7.844	7.673	31
32	8.374	8.238	8.089	7.926	7.770	32
33	8.477	8.335	8.179	8.031	7.867	33
34	8.582	8.434	8.294	8.138	7.988	34
35	8.689	8.557	8.410	8.269	8.110	35
36	8.822	8.683	8.552	8.402	8.255	36
37	8.958	8.835	8.696	8.560	8.403	37
38	9.121	8.991	8.866	8.721	8.576	38
39	9.287	9.173	9.039	8.907	8.762	39
40	9.483	9.360	9.240	9.109	8.985	40
41	9.682	9.575	9.457	9.349	9.224	41
42	9.912	9.807	9.715	9.606	9.513	42
43	10.160	10.083	9.991	9.917	9.831	43
44	10.454	10.378	10.323	10.259	10.203	44
45	10.769	10.732	10.689	10.657	10.643	45
46	11.145	11.122	11.115	11.128	11.143	46
47	11.559	11.575	11.617	11.663	11.705	47
48	12.040	12.109	12.186	12.265	12.335	48
49	12.605	12.713	12.827	12.938	13.036	49
50	13.245	13.393	13.544	13.687	13.826	50
51	13.964	14.154	14.342	14.532	14.700	51
52	14.768	15.000	15.240	15.465	15.676	52
53	15.663	15.953	16.234	16.509	16.753	53
54	16.671	17.007	17.345	17.660	17.940	54
55	17.785	18.185	18.571	18.930	19.264	55
56	19.031	19.485	19.922	20.346	20.727	56
57	20.406	20.919	21.429	21.911	22.348	57
58	21.922	22.517	23.095	23.644	24.135	58
59	23.613	24.285	24.941	25.556	26.099	59
60	25.483	26.243	26.977	27.656	28.269	60

FIFTEEN-PREMIUM LIFE POLICIES.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	6	7	8	9	10	
20	6.923	6.763	6.592	6.409	6.224	20
21	6.959	6.793	6.617	6.438	6.247	21
22	6.995	6.824	6.652	6.467	6.269	22
23	7.030	6.864	6.686	6.494	6.299	23
24	7.075	6.904	6.719	6.531	6.337	24
25	7.121	6.943	6.762	6.575	6.374	25
26	7.166	6.992	6.813	6.620	6.410	26
27	7.222	7.051	6.865	6.664	6.463	27
28	7.288	7.110	6.917	6.725	6.516	28
29	7.354	7.169	6.987	6.787	6.586	29
30	7.421	7.248	7.057	6.866	6.655	30
31	7.509	7.327	7.147	6.946	6.741	31
32	7.597	7.427	7.237	7.044	6.827	32
33	7.707	7.527	7.346	7.142	6.930	33
34	7.818	7.649	7.457	7.259	7.041	34
35	7.952	7.772	7.587	7.385	7.180	35
36	8.087	7.916	7.729	7.540	7.327	36
37	8.245	8.072	7.900	7.706	7.511	37
38	8.417	8.261	8.084	7.910	7.713	38
39	8.623	8.463	8.310	8.136	7.953	39
40	8.843	8.710	8.558	8.402	8.240	40
41	9.110	8.981	8.851	8.719	8.567	41
42	9.405	9.300	9.199	9.081	8.935	42
43	9.751	9.679	9.595	9.488	9.347	43
44	10.160	10.109	10.041	9.943	9.804	44
45	10.625	10.594	10.540	10.450	10.319	45
46	11.149	11.137	11.095	11.020	10.886	46
47	11.735	11.741	11.720	11.649	11.518	47
48	12.387	12.421	12.411	12.352	12.213	48
49	13.123	13.173	13.183	13.124	12.976	49
50	13.936	14.014	14.033	13.974	13.824	50
51	14.845	14.941	14.969	14.920	14.757	51
52	15.847	15.961	16.011	15.963	15.788	52
53	16.951	17.098	17.162	17.117	16.920	53
54	18.182	18.355	18.436	18.386	18.161	54
55	19.543	19.746	19.839	19.778	19.528	55
56	21.050	21.280	21.379	21.316	21.047	56
57	22.711	22.964	23.080	23.025	22.715	57
58	24.536	24.825	24.973	24.904	24.554	58
59	26.554	26.896	27.055	26.977	26.592	59
60	28.798	29.175	29.353	29.276	28.827	60

FIFTEEN-PREMIUM LIFE POLICIES.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	11	12	13	14	15	
20	6.026	5.814	5.595	5.368	5.123	20
21	6.042	5.831	5.612	5.377	5.123	21
22	6.066	5.855	5.629	5.384	5.135	22
23	6.097	5.879	5.643	5.404	5.144	23
24	6.127	5.900	5.671	5.422	5.164	24
25	6.156	5.937	5.698	5.452	5.182	25
26	6.201	5.972	5.738	5.480	5.210	26
27	6.244	6.022	5.776	5.520	5.236	27
28	6.304	6.070	5.827	5.557	5.271	28
29	6.363	6.133	5.876	5.606	5.310	29
30	6.437	6.194	5.939	5.659	5.365	30
31	6.511	6.270	6.007	5.731	5.422	31
32	6.600	6.353	6.095	5.806	5.501	32
33	6.697	6.457	6.188	5.906	5.588	33
34	6.819	6.569	6.309	6.016	5.695	34
35	6.948	6.710	6.442	6.150	5.829	35
36	7.111	6.867	6.603	6.315	5.982	36
37	7.290	7.054	6.798	6.503	6.155	37
38	7.504	7.280	7.021	6.715	6.345	38
39	7.760	7.538	7.272	6.950	6.554	39
40	8.053	7.828	7.552	7.209	6.786	40
41	8.382	8.152	7.861	7.498	7.035	41
42	8.750	8.511	8.207	7.812	7.308	42
43	9.158	8.913	8.585	8.158	7.598	43
44	9.617	9.355	9.004	8.531	7.906	44
45	10.121	9.845	9.458	8.932	8.239	45
46	10.683	10.381	9.952	9.371	8.592	46
47	11.299	10.965	10.496	9.845	8.967	47
48	11.973	11.612	11.087	10.357	9.362	48
49	12.721	12.320	11.733	10.906	9.773	49
50	13.543	13.097	12.433	11.492	10.205	50
51	14.448	13.945	13.191	12.123	10.663	51
52	15.440	14.867	14.015	12.810	11.138	52
53	16.524	15.879	14.920	13.543	11.631	53
54	17.716	16.997	15.902	14.329	12.147	54
55	19.038	18.216	16.970	15.182	12.673	55
56	20.487	19.554	18.141	16.089	13.216	56
57	22.081	21.029	19.409	17.066	13.759	57
58	23.844	22.637	20.796	18.102	14.283	58
59	25.775	24.408	22.292	19.179	14.777	59
60	27.907	26.334	23.882	20.291	15.236	60

TWENTY-PREMIUM LIFE POLICIES.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	1	2	3	4	5	
20	7.679	7.597	7.510	7.417	7.317	20
21	7.726	7.642	7.552	7.455	7.353	21
22	7.774	7.687	7.594	7.494	7.398	22
23	7.822	7.732	7.636	7.544	7.444	23
24	7.871	7.778	7.689	7.594	7.491	24
25	7.921	7.835	7.743	7.644	7.548	25
26	7.982	7.894	7.798	7.706	7.606	26
27	8.045	7.953	7.864	7.768	7.664	27
28	8.108	8.023	7.932	7.831	7.734	28
29	8.184	8.096	8.000	7.906	7.815	29
30	8.261	8.168	8.080	7.993	7.897	30
31	8.339	8.254	8.172	8.081	7.980	31
32	8.430	8.353	8.266	8.171	8.087	32
33	8.534	8.453	8.362	8.284	8.194	33
34	8.641	8.555	8.482	8.399	8.326	34
35	8.749	8.682	8.604	8.538	8.460	35
36	8.884	8.812	8.753	8.681	8.619	36
37	9.022	8.969	8.904	8.849	8.780	37
38	9.187	9.129	9.081	9.020	8.967	38
39	9.356	9.316	9.263	9.218	9.170	39
40	9.554	9.508	9.472	9.433	9.411	40
41	9.756	9.729	9.698	9.687	9.669	41
42	9.988	9.967	9.967	9.960	9.980	42
43	10.240	10.249	10.254	10.288	10.323	43
44	10.537	10.552	10.599	10.649	10.723	44
45	10.855	10.914	10.978	11.069	11.194	45
46	11.235	11.313	11.420	11.565	11.729	46
47	11.653	11.776	11.940	12.126	12.331	47
48	12.139	12.321	12.529	12.759	13.005	48
49	12.710	12.939	13.192	13.465	13.754	49
50	13.356	13.633	13.933	14.252	14.597	50
51	14.082	14.408	14.757	15.136	15.528	51
52	14.893	15.271	15.684	16.114	16.568	52
53	15.796	16.242	16.709	17.206	17.713	53
54	16.812	17.315	17.854	18.408	18.975	54
55	17.935	18.514	19.115	19.733	20.379	55

TWENTY-PREMIUM LIFE POLICIES.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	6	7	8	9	10	
20	7.211	7.108	6.997	6.879	6.761	20
21	7.253	7.146	7.032	6.919	6.797	21
22	7.295	7.185	7.076	6.959	6.833	22
23	7.338	7.233	7.121	6.999	6.878	23
24	7.391	7.282	7.165	7.049	6.932	24
25	7.444	7.331	7.220	7.108	6.986	25
26	7.498	7.391	7.284	7.168	7.040	26
27	7.562	7.461	7.349	7.227	7.113	27
28	7.638	7.531	7.415	7.307	7.186	28
29	7.714	7.603	7.501	7.387	7.279	29
30	7.791	7.695	7.588	7.487	7.372	30
31	7.891	7.789	7.696	7.589	7.486	31
32	7.991	7.905	7.805	7.711	7.601	32
33	8.115	8.022	7.936	7.835	7.736	33
34	8.240	8.163	8.069	7.980	7.882	34
35	8.390	8.305	8.225	8.137	8.059	35
36	8.542	8.471	8.393	8.327	8.248	36
37	8.718	8.650	8.596	8.530	8.480	37
38	8.909	8.866	8.812	8.777	8.736	38
39	9.137	9.096	9.075	9.050	9.037	39
40	9.381	9.375	9.365	9.370	9.394	40
41	9.676	9.682	9.705	9.750	9.800	41
42	10.001	10.041	10.107	10.181	10.257	42
43	10.380	10.466	10.563	10.667	10.768	43
44	10.828	10.949	11.078	11.209	11.337	44
45	11.337	11.492	11.653	11.813	11.977	45
46	11.909	12.099	12.293	12.494	12.683	46
47	12.550	12.775	13.013	13.244	13.472	47
48	13.262	13.536	13.809	14.083	14.339	48
49	14.064	14.377	14.697	15.006	15.294	49
50	14.949	15.316	15.676	16.022	16.356	50
51	15.939	16.349	16.752	17.152	17.526	51
52	17.028	17.487	17.950	18.398	18.819	52
53	18.227	18.753	19.272	19.775	20.240	53
54	19.562	20.149	20.732	21.288	21.797	54
55	21.034	21.693	22.337	22.946	23.511	55

TWENTY-PREMIUM LIFE POLICIES.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	11	12	13	14	15	
20	6.635	6.499	6.362	6.222	6.070	20
21	6.666	6.534	6.400	6.254	6.096	21
22	6.706	6.578	6.438	6.286	6.138	22
23	6.755	6.621	6.476	6.334	6.179	23
24	6.804	6.664	6.530	6.382	6.235	24
25	6.852	6.725	6.583	6.445	6.290	25
26	6.919	6.785	6.654	6.508	6.361	26
27	6.985	6.863	6.724	6.587	6.430	27
28	7.071	6.941	6.812	6.665	6.515	28
29	7.157	7.037	6.899	6.760	6.607	29
30	7.261	7.133	7.004	6.862	6.723	30
31	7.367	7.248	7.117	6.990	6.846	31
32	7.492	7.372	7.258	7.127	7.001	32
33	7.627	7.525	7.407	7.298	7.173	33
34	7.792	7.688	7.593	7.486	7.377	34
35	7.968	7.889	7.798	7.709	7.623	35
36	8.184	8.113	8.041	7.978	7.904	36
37	8.423	8.373	8.332	8.284	8.220	37
38	8.705	8.686	8.663	8.628	8.573	38
39	9.039	9.041	9.035	9.012	8.963	39
40	9.420	9.442	9.451	9.439	9.402	40
41	9.849	9.890	9.913	9.918	9.884	41
42	10.329	10.387	10.433	10.445	10.420	42
43	10.861	10.947	11.005	11.032	11.006	43
44	11.461	11.564	11.643	11.675	11.646	44
45	12.123	12.252	12.343	12.380	12.356	45
46	12.862	13.008	13.111	13.162	13.135	46
47	13.674	13.839	13.964	14.021	13.991	47
48	14.566	14.763	14.903	14.968	14.927	48
49	15.560	15.780	15.938	16.006	15.948	49
50	16.654	16.903	17.075	17.139	17.068	50
51	17.862	18.136	18.317	18.384	18.308	51
52	19.190	19.485	19.685	19.765	19.662	52
53	20.644	20.971	21.200	21.274	21.147	53
54	22.245	22.618	22.861	22.933	22.785	54
55	24.022	24.424	24.685	24.764	24.572	55

TWENTY-PREMIUM LIFE POLICIES.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	16	17	18	19	20	
20	5.905	5.742	5.563	5.382	5.182	20
21	5.941	5.770	5.598	5.407	5.210	21
22	5.975	5.812	5.630	5.444	5.236	22
23	6.024	5.852	5.676	5.478	5.271	23
24	6.071	5.905	5.718	5.524	5.310	24
25	6.134	5.957	5.774	5.573	5.365	25
26	6.194	6.022	5.834	5.640	5.422	26
27	6.269	6.093	5.913	5.710	5.501	27
28	6.350	6.184	5.996	5.804	5.588	28
29	6.454	6.281	6.106	5.908	5.695	29
30	6.564	6.406	6.227	6.035	5.829	30
31	6.704	6.544	6.373	6.192	5.982	31
32	6.859	6.709	6.553	6.371	6.155	32
33	7.044	6.911	6.757	6.572	6.345	33
34	7.268	7.141	6.987	6.796	6.554	34
35	7.523	7.400	7.243	7.041	6.786	35
36	7.811	7.688	7.526	7.315	7.035	36
37	8.131	8.007	7.841	7.612	7.308	37
38	8.486	8.364	8.185	7.939	7.598	38
39	8.884	8.755	8.565	8.289	7.906	39
40	9.321	9.187	8.975	8.666	8.239	40
41	9.805	9.657	9.420	9.077	8.592	41
42	10.333	10.167	9.907	9.518	8.967	42
43	10.909	10.729	10.434	9.993	9.362	43
44	11.546	11.342	11.008	10.501	9.773	44
45	12.242	12.012	11.626	11.041	10.205	45
46	13.006	12.739	12.291	11.619	10.663	46
47	13.839	13.525	13.011	12.244	11.138	47
48	14.744	14.383	13.798	12.909	11.631	48
49	15.735	15.326	14.645	13.618	12.147	49
50	16.829	16.349	15.562	14.381	12.673	50
51	18.021	17.464	16.560	15.187	13.216	51
52	19.325	18.686	17.633	16.051	13.759	52
53	20.760	20.010	18.797	16.956	14.283	53
54	22.322	21.459	20.043	17.889	14.777	54
55	24.038	23.021	21.354	18.839	15.236	55

TWENTY-FIVE-PREMIUM LIFE POLICIES.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	1	2	3	4	5	
20	7.703	7.647	7.587	7.523	7.453	20
21	7.751	7.693	7.631	7.564	7.491	21
22	7.799	7.739	7.674	7.605	7.540	22
23	7.848	7.786	7.718	7.657	7.590	23
24	7.898	7.833	7.773	7.709	7.639	24
25	7.948	7.891	7.829	7.762	7.700	25
26	8.010	7.951	7.886	7.827	7.761	26
27	8.073	8.011	7.954	7.892	7.823	27
28	8.137	8.083	8.024	7.958	7.897	28
29	8.213	8.157	8.094	8.036	7.983	29
30	8.291	8.231	8.176	8.126	8.069	30
31	8.370	8.318	8.271	8.218	8.157	31
32	8.462	8.418	8.368	8.311	8.268	32
33	8.567	8.520	8.466	8.428	8.381	33
34	8.674	8.624	8.590	8.547	8.519	34
35	8.784	8.753	8.715	8.691	8.659	35
36	8.920	8.885	8.866	8.839	8.824	36
37	9.058	9.044	9.021	9.012	8.992	37
38	9.224	9.206	9.202	9.189	9.187	38
39	9.394	9.396	9.387	9.392	9.397	39
40	9.593	9.590	9.601	9.613	9.648	40
41	9.796	9.813	9.831	9.874	9.915	41
42	10.030	10.055	10.104	10.154	10.237	42
43	10.283	10.340	10.397	10.489	10.590	43
44	10.581	10.646	10.747	10.859	11.003	44
45	10.901	11.011	11.133	11.288	11.488	45
46	11.283	11.414	11.581	11.794	12.039	46
47	11.703	11.881	12.108	12.367	12.657	47
48	12.190	12.431	12.706	13.012	13.348	48
49	12.763	13.053	13.377	13.732	14.116	49
50	13.411	13.752	14.127	14.532	14.980	50

TWENTY-FIVE PREMIUM LIFE POLICIES.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	6	7	8	9	10	
20	7.379	7.309	7.234	7.153	7.075	20
21	7.425	7.352	7.274	7.199	7.118	21
22	7.471	7.395	7.324	7.246	7.161	22
23	7.517	7.449	7.374	7.293	7.214	23
24	7.574	7.503	7.425	7.350	7.278	24
25	7.632	7.557	7.486	7.417	7.341	25
26	7.690	7.622	7.558	7.485	7.405	26
27	7.759	7.698	7.630	7.554	7.489	27
28	7.840	7.775	7.703	7.643	7.574	28
29	7.922	7.853	7.798	7.733	7.680	29
30	8.005	7.953	7.894	7.845	7.786	30
31	8.110	8.055	8.012	7.958	7.915	31
32	8.217	8.179	8.131	8.094	8.045	32
33	8.348	8.306	8.274	8.231	8.197	33
34	8.481	8.456	8.419	8.391	8.361	34
35	8.639	8.608	8.587	8.564	8.559	35
36	8.799	8.785	8.770	8.772	8.770	36
37	8.985	8.976	8.988	8.994	9.027	37
38	9.186	9.205	9.221	9.264	9.310	38
39	9.425	9.449	9.503	9.561	9.642	39
40	9.680	9.744	9.813	9.907	10.034	40
41	9.988	10.068	10.175	10.318	10.480	41
42	10.327	10.447	10.604	10.783	10.981	42
43	10.722	10.894	11.090	11.307	11.540	43
44	11.188	11.401	11.636	11.891	12.162	44
45	11.717	11.970	12.246	12.540	12.860	45
46	12.310	12.607	12.924	13.270	13.630	46
47	12.974	13.314	13.686	14.075	14.488	47
48	13.711	14.109	14.526	14.972	15.431	48
49	14.539	14.985	15.463	15.958	16.466	49
50	15.453	15.963	16.493	17.040	17.615	50

TWENTY-FIVE PREMIUM LIFE POLICIES.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	11	12	13	14	15	
20	6.990	6.898	6.809	6.720	6.622	20
21	7.030	6.944	6.859	6.766	6.663	21
22	7.079	6.999	6.910	6.812	6.722	22
23	7.138	7.054	6.960	6.876	6.781	23
24	7.197	7.108	7.029	6.939	6.857	24
25	7.256	7.182	7.098	7.022	6.934	25
26	7.335	7.256	7.186	7.104	7.028	26
27	7.415	7.350	7.274	7.205	7.122	27
28	7.515	7.445	7.382	7.306	7.234	28
29	7.615	7.559	7.490	7.426	7.356	29
30	7.737	7.674	7.618	7.556	7.505	30
31	7.859	7.810	7.757	7.715	7.665	31
32	8.003	7.957	7.925	7.885	7.862	32
33	8.159	8.136	8.105	8.094	8.080	33
34	8.347	8.326	8.326	8.325	8.337	34
35	8.547	8.559	8.570	8.596	8.643	35
36	8.793	8.815	8.856	8.920	8.992	36
37	9.062	9.117	9.197	9.288	9.384	37
38	9.378	9.475	9.584	9.702	9.822	38
39	9.754	9.881	10.019	10.164	10.308	39
40	10.180	10.338	10.505	10.676	10.854	40
41	10.658	10.848	11.045	11.253	11.455	41
42	11.193	11.415	11.651	11.887	12.124	42
43	11.787	12.052	12.319	12.593	12.857	43
44	12.454	12.753	13.063	13.368	13.660	44
45	13.190	13.535	13.880	14.218	14.551	45
46	14.010	14.393	14.776	15.160	15.529	46
47	14.910	15.335	15.769	16.196	16.607	47
48	15.898	16.380	16.862	17.336	17.786	48
49	16.995	17.530	18.065	18.585	19.071	49
50	18.201	18.795	19.382	19.947	20.481	50

TWENTY-FIVE PREMIUM LIFE POLICIES.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	16	17	18	19	20	
20	6.514	6.414	6.302	6.195	6.073	20
21	6.568	6.462	6.361	6.247	6.135	21
22	6.622	6.527	6.420	6.315	6.194	22
23	6.693	6.592	6.494	6.381	6.268	23
24	6.763	6.673	6.568	6.463	6.348	24
25	6.850	6.753	6.657	6.551	6.450	25
26	6.938	6.850	6.753	6.663	6.559	26
27	7.042	6.955	6.875	6.782	6.698	27
28	7.155	7.085	7.003	6.932	6.850	28
29	7.296	7.224	7.166	7.098	7.033	29
30	7.445	7.398	7.344	7.296	7.255	30
31	7.630	7.590	7.557	7.534	7.507	31
32	7.835	7.817	7.813	7.804	7.791	32
33	8.077	8.090	8.104	8.112	8.108	33
34	8.367	8.400	8.432	8.453	8.458	34
35	8.696	8.750	8.797	8.831	8.851	35
36	9.067	9.140	9.202	9.255	9.281	36
37	9.481	9.572	9.657	9.720	9.758	37
38	9.940	10.057	10.156	10.236	10.277	38
39	10.456	10.590	10.711	10.799	10.842	39
40	11.023	11.183	11.317	11.413	11.466	40
41	11.654	11.832	11.979	12.092	12.147	41
42	12.345	12.542	12.712	12.834	12.893	42
43	13.102	13.328	13.515	13.648	13.704	43
44	13.941	14.190	14.397	14.537	14.583	44
45	14.861	15.138	15.360	15.501	15.543	45
46	15.875	16.175	16.408	16.557	16.600	46
47	16.983	17.304	17.556	17.721	17.748	47
48	18.191	18.542	18.823	18.988	19.000	48
49	19.516	19.909	20.203	20.371	20.374	49
50	20.980	21.399	21.713	21.891	21.863	50

TWENTY-FIVE PREMIUM LIFE POLICIES.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	21	22	23	24	25	
20	5.953	5.816	5.675	5.521	5.365	20
21	6.006	5.875	5.731	5.586	5.422	21
22	6.072	5.938	5.804	5.653	5.501	22
23	6.144	6.021	5.882	5.744	5.588	23
24	6.237	6.109	5.985	5.844	5.695	24
25	6.335	6.224	6.099	5.967	5.829	25
26	6.462	6.351	6.237	6.119	5.982	26
27	6.601	6.504	6.406	6.292	6.155	27
28	6.770	6.691	6.600	6.488	6.345	28
29	6.974	6.904	6.817	6.704	6.554	29
30	7.207	7.144	7.059	6.941	6.786	30
31	7.469	7.411	7.325	7.206	7.035	31
32	7.761	7.706	7.622	7.492	7.308	32
33	8.083	8.035	7.945	7.807	7.598	33
34	8.445	8.394	8.301	8.144	7.906	34
35	8.839	8.791	8.685	8.506	8.239	35
36	9.276	9.221	9.099	8.899	8.592	36
37	9.751	9.686	9.552	9.321	8.967	37
38	10.267	10.197	10.040	9.774	9.362	38
39	10.835	10.751	10.569	10.256	9.773	39
40	11.453	11.354	11.137	10.766	10.205	40
41	12.128	12.004	11.744	11.312	10.663	41
42	12.860	12.705	12.397	11.899	11.138	42
43	13.651	13.464	13.109	12.519	11.631	43
44	14.512	14.295	13.870	13.179	12.147	44
45	15.458	15.191	14.688	13.884	12.673	45
46	16.483	16.160	15.574	14.625	13.216	46
47	17.597	17.217	16.519	15.414	13.759	47
48	18.817	18.355	17.538	16.235	14.283	48
49	20.135	19.590	18.619	17.071	14.777	49
50	21.573	20.913	19.744	17.914	15.236	50

ANNUAL PREMIUM LIFE POLICIES.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	1	2	3	4	5	
20	7.750	7.742	7.733	7.722	7.709	20
21	7.797	7.788	7.777	7.764	7.749	21
22	7.846	7.834	7.821	7.806	7.799	22
23	7.895	7.882	7.867	7.859	7.850	23
24	7.945	7.930	7.922	7.913	7.900	24
25	7.996	7.988	7.979	7.966	7.963	25
26	8.057	8.048	8.035	8.032	8.026	26
27	8.121	8.108	8.105	8.099	8.089	27
28	8.184	8.181	8.175	8.165	8.164	28
29	8.261	8.254	8.245	8.244	8.251	29
30	8.339	8.329	8.328	8.335	8.339	30
31	8.417	8.416	8.424	8.427	8.427	31
32	8.509	8.517	8.520	8.520	8.540	32
33	8.615	8.619	8.618	8.639	8.653	33
34	8.722	8.722	8.742	8.757	8.792	34
35	8.831	8.852	8.867	8.902	8.933	35
36	8.967	8.983	9.018	9.049	9.099	36
37	9.105	9.141	9.172	9.223	9.268	37
38	9.271	9.303	9.354	9.400	9.463	38
39	9.440	9.492	9.539	9.603	9.674	39
40	9.639	9.686	9.751	9.823	9.924	40
41	9.842	9.908	9.981	10.084	10.191	41
42	10.075	10.149	10.254	10.363	10.514	42
43	10.327	10.434	10.545	10.699	10.867	43
44	10.626	10.738	10.895	11.067	11.280	44
45	10.944	11.104	11.279	11.496	11.766	45
46	11.326	11.504	11.726	12.002	12.317	46
47	11.744	11.971	12.252	12.574	12.937	47
48	12.231	12.519	12.848	13.219	13.627	48
49	12.803	13.140	13.519	13.937	14.394	49
50	13.450	13.838	14.266	14.735	15.256	50
51	14.178	14.617	15.097	15.632	16.206	51
52	14.991	15.483	16.031	16.620	17.264	52
53	15.894	16.457	17.062	17.723	18.426	53
54	16.912	17.533	18.212	18.935	19.703	54
55	18.035	18.733	19.477	20.268	21.121	55
56	19.290	20.056	20.870	21.748	22.680	56
57	20.674	21.514	22.419	23.380	24.401	57
58	22.201	23.135	24.126	25.180	26.288	58
59	23.901	24.925	26.014	27.159	28.352	59
60	25.779	26.905	28.089	29.323	30.620	60
61	27.859	29.085	30.363	31.705	33.129	61
62	30.151	31.475	32.867	34.343	35.873	62
63	32.666	34.111	35.643	37.230	38.879	63
64	35.444	37.036	38.685	40.398	42.189	64
65	38.529	40.245	42.027	43.889	45.790	65
66	41.916	43.771	45.712	47.691	49.734	66
67	45.642	47.665	49.730	51.859	53.989	67
68	49.759	51.914	54.137	56.361	58.511	68
69	54.254	56.577	58.902	61.148	63.263	69
70	59.192	61.624	63.974	66.187	68.242	70

ANNUAL PREMIUM LIFE POLICIES.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	6	7	8	9	10	
20	7.694	7.687	7.678	7.666	7.663	20
21	7.741	7.733	7.720	7.717	7.711	21
22	7.790	7.778	7.775	7.769	7.759	22
23	7.837	7.835	7.829	7.819	7.818	23
24	7.897	7.891	7.882	7.881	7.888	24
25	7.957	7.948	7.947	7.954	7.957	25
26	8.017	8.016	8.023	8.026	8.026	26
27	8.088	8.095	8.099	8.099	8.118	27
28	8.171	8.175	8.175	8.194	8.208	28
29	8.255	8.255	8.274	8.288	8.321	29
30	8.339	8.358	8.373	8.406	8.435	30
31	8.447	8.461	8.495	8.524	8.571	31
32	8.555	8.589	8.618	8.666	8.709	32
33	8.688	8.718	8.766	8.809	8.868	33
34	8.822	8.871	8.915	8.974	9.040	34
35	8.982	9.026	9.087	9.153	9.248	35
36	9.144	9.205	9.273	9.369	9.468	36
37	9.330	9.399	9.496	9.597	9.737	37
38	9.533	9.631	9.733	9.875	10.031	38
39	9.773	9.877	10.021	10.179	10.375	39
40	10.030	10.176	10.336	10.536	10.784	40
41	10.340	10.503	10.705	10.957	11.245	41
42	10.680	10.885	11.142	11.434	11.764	42
43	11.077	11.337	11.635	11.971	12.341	43
44	11.545	11.849	12.191	12.568	12.980	44
45	12.076	12.424	12.808	13.229	13.697	45
46	12.672	13.064	13.493	13.971	14.484	46
47	13.337	13.775	14.263	14.787	15.359	47
48	14.075	14.573	15.109	15.694	16.317	48
49	14.904	15.451	16.050	16.687	17.365	49
50	15.817	16.429	17.082	17.775	18.523	50
51	16.833	17.502	18.212	18.978	19.792	51
52	17.949	18.678	19.464	20.298	21.184	52
53	19.174	19.981	20.837	21.747	22.704	53
54	20.532	21.412	22.348	23.331	24.355	54
55	22.025	22.988	23.999	25.053	26.161	55
56	23.671	24.713	25.798	26.939	28.149	56
57	25.475	26.594	27.769	29.017	30.309	57
58	27.443	28.657	29.944	31.277	32.662	58
59	29.605	30.935	32.313	33.743	35.239	59
60	31.995	33.420	34.900	36.447	38.025	60
61	34.605	36.136	37.738	39.373	41.059	61
62	37.461	39.121	40.815	42.563	44.312	62
63	40.602	42.360	44.174	45.989	47.743	63
64	44.016	45.900	47.786	49.609	51.324	64
65	47.751	49.713	51.609	53.393	55.051	65
66	51.777	53.752	55.610	57.337	58.949	66
67	56.049	57.987	59.787	61.468	63.045	67
68	60.534	62.413	64.168	65.814	67.428	68
69	65.227	67.061	68.781	70.467	72.163	69
70	70.160	71.960	73.724	75.498	77.259	70

ANNUAL PREMIUM LIFE POLICIES.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	11	12	13	14	15	
20	7.657	7.648	7.647	7.654	7.657	20
21	7.702	7.701	7.708	7.712	7.711	21
22	7.759	7.765	7.769	7.769	7.787	22
23	7.825	7.829	7.829	7.847	7.861	23
24	7.891	7.891	7.910	7.924	7.955	24
25	7.957	7.976	7.990	8.021	8.049	25
26	8.045	8.059	8.091	8.119	8.163	26
27	8.132	8.164	8.192	8.237	8.278	27
28	8.241	8.269	8.314	8.355	8.411	28
29	8.350	8.396	8.437	8.494	8.556	29
30	8.481	8.523	8.580	8.643	8.732	30
31	8.613	8.671	8.735	8.825	8.919	31
32	8.767	8.831	8.923	9.017	9.149	32
33	8.933	9.025	9.121	9.254	9.400	33
34	9.134	9.231	9.365	9.513	9.696	34
35	9.346	9.482	9.632	9.818	10.049	35
36	9.606	9.758	9.946	10.180	10.447	36
37	9.890	10.081	10.318	10.589	10.895	37
38	10.224	10.465	10.740	11.049	11.391	38
39	10.620	10.899	11.213	11.560	11.939	39
40	11.067	11.386	11.738	12.124	12.553	40
41	11.570	11.927	12.319	12.755	13.224	41
42	12.128	12.526	12.970	13.446	13.967	42
43	12.746	13.198	13.682	14.212	14.777	43
44	13.440	13.933	14.473	15.048	15.659	44
45	14.200	14.750	15.336	15.958	16.630	45
46	15.045	15.643	16.278	16.963	17.689	46
47	15.969	16.617	17.317	18.059	18.847	47
48	16.979	17.694	18.452	19.258	20.105	48
49	18.095	18.871	19.695	20.562	21.465	49
50	19.317	20.161	21.048	21.972	22.944	50
51	20.656	21.565	22.512	23.508	24.564	51
52	22.117	23.088	24.109	25.192	26.313	52
53	23.701	24.750	25.861	27.013	28.208	53
54	25.433	26.575	27.758	28.987	30.272	54
55	27.336	28.554	29.818	31.139	32.488	55
56	29.403	30.704	32.065	33.454	34.887	56
57	31.651	33.054	34.485	35.962	37.439	57
58	34.110	35.587	37.111	38.635	40.109	58
59	36.765	38.340	39.914	41.436	42.870	59
60	39.653	41.282	42.857	44.338	45.715	60
61	42.745	44.375	45.911	47.336	48.667	61
62	46.002	47.593	49.070	50.450	51.744	62
63	49.394	50.928	52.359	53.702	55.019	63
64	52.917	54.405	55.801	57.169	58.545	64
65	56.599	58.051	59.474	60.905	62.326	65
66	60.461	61.943	63.434	64.914	66.640	66
67	64.590	66.144	67.687	69.488	71.199	67
68	69.050	70.661	72.540	74.327	75.948	68
69	73.846	75.810	77.677	79.372	80.709	69
70	79.315	81.267	83.041	84.439	85.667	70

ANNUAL PREMIUM LIFE POLICIES.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	16	17	18	19	20	
20	7.657	7.675	7.688	7.719	7.745	20
21	7.730	7.743	7.774	7.800	7.843	21
22	7.800	7.832	7.858	7.902	7.940	22
23	7.892	7.919	7.962	8.002	8.055	23
24	7.982	8.026	8.066	8.120	8.180	24
25	8.093	8.133	8.188	8.248	8.333	25
26	8.204	8.259	8.319	8.405	8.494	26
27	8.333	8.394	8.481	8.571	8.696	27
28	8.473	8.561	8.652	8.778	8.916	28
29	8.644	8.736	8.864	9.003	9.177	29
30	8.825	8.954	9.095	9.270	9.488	30
31	9.049	9.191	9.369	9.589	9.841	31
32	9.293	9.472	9.695	9.950	10.237	32
33	9.581	9.807	10.064	10.355	10.675	33
34	9.924	10.185	10.479	10.803	11.158	34
35	10.313	10.610	10.938	11.297	11.697	35
36	10.748	11.081	11.445	11.850	12.285	36
37	11.232	11.600	12.011	12.452	12.935	37
38	11.765	12.182	12.629	13.118	13.639	38
39	12.362	12.816	13.312	13.841	14.403	39
40	13.014	13.518	14.055	14.625	15.241	40
41	13.736	14.281	14.861	15.486	16.150	41
42	14.521	15.111	15.747	16.422	17.139	42
43	15.377	16.024	16.710	17.440	18.208	43
44	16.317	17.017	17.760	18.541	19.356	44
45	17.342	18.100	18.897	19.727	20.599	45
46	18.462	19.275	20.121	21.011	21.955	46
47	19.677	20.541	21.449	22.413	23.411	47
48	20.988	21.917	22.901	23.921	24.980	48
49	22.414	23.421	24.464	25.547	26.679	49
50	23.974	25.042	26.151	27.309	28.492	50
51	25.657	26.793	27.981	29.193	30.443	51
52	27.479	28.696	29.939	31.222	32.504	52
53	29.459	30.734	32.051	33.368	34.641	53
54	31.584	32.936	34.289	35.597	36.827	54
55	33.879	35.271	36.617	37.883	39.059	55
56	36.320	37.705	39.009	40.220	41.351	56
57	38.868	40.211	41.460	42.625	43.719	57
58	41.496	42.785	43.987	45.116	46.222	58
59	44.201	45.443	46.609	47.752	48.901	59
60	47.000	48.206	49.388	50.576	51.756	60
61	49.915	51.139	52.369	53.591	55.016	61
62	53.013	54.288	55.554	57.032	58.436	62
63	56.343	57.657	59.191	60.648	61.972	63
64	59.910	61.504	63.018	64.393	65.478	64
65	63.984	65.559	66.989	68.117	69.108	65
66	68.281	69.771	70.946	71.978	73.295	66
67	72.752	73.978	75.054	76.427	78.320	67
68	77.227	78.351	79.784	81.761	84 379	68
69	81.883	83.381	85.447	88.182	90.909	69
70	87.235	89.396	92.258	95.111	97.108	70

ANNUAL PREMIUM LIFE POLICIES.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	21	22	23	24	25	
20	7.788	7.826	7.879	7.937	8.018	20
21	7.882	7.935	7.993	8.076	8.162	21
22	7.994	8.053	8.136	8.222	8.343	22
23	8.115	8.198	8.285	8.406	8.539	23
24	8.264	8.352	8.474	8.607	8.773	24
25	8.421	8.544	8.679	8.846	9.054	25
26	8.618	8.754	8.923	9.133	9.373	26
27	8.833	9.003	9.215	9.457	9.730	27
28	9.088	9.302	9.546	9.822	10.125	28
29	9.393	9.640	9.918	10.224	10.560	29
30	9.738	10.019	10.328	10.668	11.045	30
31	10.125	10.438	10.781	11.162	11.573	31
32	10.553	10.900	11.286	11.700	12.154	32
33	11.025	11.416	11.835	12.294	12.782	33
34	11.553	11.977	12.441	12.935	13.460	34
35	12.127	12.597	13.097	13.628	14.202	35
36	12.761	13.268	13.806	14.387	15.004	36
37	13.448	13.994	14.583	15.208	15.872	37
38	14.193	14.790	15.423	16.097	16.806	38
39	15.009	15.652	16.336	17.054	17.803	39
40	15.894	16.588	17.318	18.079	18.878	40
41	16.855	17.597	18.370	19.182	20.044	41
42	17.893	18.679	19.505	20.381	21.289	42
43	19.007	19.848	20.739	21.663	22.622	43
44	20.212	21.120	22.060	23.037	24.058	44
45	21.524	22.482	23.478	24.518	25.580	45
46	22.932	23.948	25.009	26.092	27.209	46
47	24.447	25.531	26.637	27.777	28.919	47
48	26.087	27.217	28.382	29.548	30.675	48
49	27.834	29.026	30.219	31.371	32.456	49
50	29.713	30.933	32.113	33.223	34.255	50
51	31.694	32.903	34.040	35.097	36.084	51
52	33.744	34.910	35.994	37.006	37.955	52
53	35.838	36.951	37.990	38.964	39.919	53
54	37.971	39.038	40.040	41.021	42.008	54
55	40.157	41.187	42.197	43.212	44.220	55
56	42.411	43.451	44.497	45.535	46.746	56
57	44.791	45.868	46.938	48.187	49.373	57
58	47.334	48.438	49.727	50.951	52.063	58
59	50.041	51.372	52.637	53.786	54.692	59
60	53.133	54.441	55.629	56.566	57.389	60
61	56.371	57.601	58.571	59.423	60.510	61
62	59.711	60.717	61.600	62.727	64.281	62
63	63.015	63.932	65.101	66.714	68.850	63
64	66.430	67.646	69.322	71.541	73.753	64
65	70.373	72.116	74.425	76.726	78.337	65
66	75.111	77.516	79.912	81.590	82.828	66
67	80.828	83.327	85.077	86.367	88.817	67
68	86.987	88.814	90.161	92.719	97.915	68
69	92.818	94.225	96.899	102.329	104.243	69
70	98.580	101.377	107.058	109.061	111.819	70

ANNUAL PREMIUM LIFE POLICIES.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	26	27	28	29	30	
20	8.104	8.222	8.351	8.512	8.713	20
21	8.281	8.411	8.573	8.775	9.005	21
22	8.473	8.637	8.840	9.072	9.334	22
23	8.703	8.908	9.142	9.406	9.697	23
24	8.980	9.216	9.481	9.774	10.095	24
25	9.292	9.560	9.856	10.180	10.540	25
26	9.643	9.941	10.268	10.631	11.022	26
27	10.031	10.361	10.727	11.121	11.552	27
28	10.458	10.828	11.226	11.661	12.124	28
29	10.934	11.336	11.775	12.242	12.739	29
30	11.451	11.895	12.367	12.869	13.410	30
31	12.021	12.498	13.005	13.552	14.133	31
32	12.636	13.149	13.702	14.289	14.914	32
33	13.301	13.860	14.454	15.085	15.749	33
34	14.026	14.627	15.267	15.938	16.638	34
35	14.810	15.457	16.138	16.846	17.591	35
36	15.659	16.348	17.066	17.821	18.621	36
37	16.571	17.298	18.063	18.875	19.715	37
38	17.544	18.320	19.143	19.995	20.880	38
39	18.591	19.426	20.291	21.189	22.128	39
40	19.727	20.605	21.516	22.470	23.443	40
41	20.937	21.863	22.833	23.821	24.841	41
42	22.231	23.216	24.222	25.259	26.297	42
43	23.625	24.648	25.703	26.759	27.780	43
44	25.100	26.175	27.250	28.289	29.267	44
45	26.676	27.772	28.831	29.828	30.754	45
46	28.327	29.408	30.424	31.369	32.251	46
47	30.021	31.059	32.024	32.924	33.769	47
48	31.736	32.722	33.641	34.504	35.350	48
49	33.464	34.405	35.287	36.153	37.022	49
50	35.218	36.121	37.007	37.897	38.781	50
51	37.009	37.917	38.829	39.735	40.792	51
52	38.886	39.822	40.751	41.835	42.865	52
53	40.880	41.834	42.946	44.004	44.964	53
54	42.988	44.132	45.218	46.205	46.983	54
55	45.396	46.514	47.529	48.329	49.032	55
56	47.897	48.943	49.766	50.490	51.414	56
57	50.451	51.300	52.047	52.999	54.312	57
58	52.939	53.709	54.692	56.047	57.842	58
59	55.487	56.503	57.902	59.756	61.604	59
60	58.439	59.886	61.804	63.715	65.053	60
61	62.009	63.995	65.973	67.359	68.380	61
62	66.339	68.391	69.827	70.886	72.897	62
63	70.979	72.470	73.569	75.656	79.896	63
64	75.302	76.444	78.613	83.018	84.570	64
65	79.525	81.782	86.365	87.980	90.205	65
66	85.178	89.951	91.634	93.952		66
67	93.795	95.549	97.965			67
68	99.747	102.269				68
69	106.879					69

ANNUAL PREMIUM LIFE POLICIES.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	31	32	33	34	35	
20	8.942	9.200	9.484	9.795	10.142	20
21	9.265	9.552	9.865	10.215	10.590	21
22	9.623	9.938	10.290	10.669	11.082	22
23	10.015	10.370	10.751	11.167	11.610	23
24	10.453	10.837	11.257	11.703	12.179	24
25	10.927	11.350	11.801	12.280	12.797	25
26	11.449	11.903	12.387	12.908	13.461	26
27	12.011	12.498	13.024	13.582	14.176	27
28	12.616	13.147	13.710	14.309	14.938	28
29	13.275	13.844	14.449	15.085	15.747	29
30	13.985	14.596	15.238	15.907	16.611	30
31	14.751	15.400	16.076	16.787	17.541	31
32	15.570	16.254	16.973	17.735	18.525	32
33	16.441	17.168	17.939	18.738	19.568	33
34	17.374	18.154	18.963	19.802	20.680	34
35	18.381	19.200	20.050	20.939	21.845	35
36	19.450	20.311	21.212	22.131	23.078	36
37	20.588	21.501	22.432	23.392	24.353	37
38	21.805	22.750	23.724	24.699	25.641	38
39	23.087	24.076	25.064	26.020	26.921	39
40	24.448	25.452	26.422	27.336	28.185	40
41	25.862	26.848	27.777	28.640	29.444	41
42	27.300	28.244	29.122	29.940	30.708	42
43	28.740	29.633	30.465	31.247	32.013	43
44	30.176	31.025	31.820	32.601	33.385	44
45	31.619	32.430	33.225	34.024	34.818	45
46	33.078	33.890	34.705	35.514	36.459	46
47	34.597	35.429	36.256	37.219	38.136	47
48	36.201	37.045	38.031	38.967	39.817	48
49	37.886	38.894	39.851	40.721	41.407	49
50	39.813	40.793	41.683	42.385	43.002	50
51	41.796	42.708	43.427	44.059	44.865	51
52	43.800	44.538	45.186	46.012	47.152	52
53	45.721	46.386	47.235	48.405	49.955	53
54	47.667	48.539	49.741	51.334	52.921	54
55	49.929	51.167	52.805	54.437	55.580	55
56	52.688	54.375	56.056	57.233	58.101	56
57	56.051	57.784	58.997	59.892	61.591	57
58	59.630	60.882	61.805	63.559	67.121	58
59	62.897	63.851	65.663	69.342	70.640	59
60	66.039	67.913	71.719	73.060	74.908	60
61	70.320	74.261	75.650	77.563		61
62	76.982	78.422	80.405			62
63	81.390	83.448				63
64	86.709					64

ANNUAL PREMIUM LIFE POLICIES.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	36	37	38	39	40	
20	10.515	10.922	11.356	11.817	12.314	20
21	11.000	11.437	11.901	12.402	12.933	21
22	11.522	11.989	12.494	13.029	13.598	22
23	12.082	12.590	13.129	13.703	14.306	23
24	12.691	13.235	13.813	14.421	15.054	24
25	13.345	13.928	14.541	15.180	15.851	25
26	14.049	14.667	15.311	15.989	16.707	26
27	14.800	15.449	16.133	16.857	17.608	27
28	15.594	16.284	17.015	17.773	18.560	28
29	16.444	17.182	17.947	18.742	19.573	29
30	17.357	18.130	18.933	19.772	20.628	30
31	18.322	19.133	19.981	20.847	21.740	31
32	19.345	20.202	21.077	21.980	22.883	32
33	20.435	21.320	22.233	23.146	24.029	33
34	21.576	22.500	23.424	24.317	25.158	34
35	22.781	23.717	24.622	25.473	26.264	35
36	24.026	24.943	25.805	26.607	27.354	36
37	25.282	26.156	26.969	27.727	28.438	37
38	26.528	27.351	28.120	28.842	29.549	38
39	27.755	28.536	29.268	29.986	30.707	39
40	28.977	29.721	30.449	31.182	31.909	40
41	30.199	30.940	31.684	32.423	33.286	41
42	31.460	32.217	32.969	33.846	34.679	42
43	32.783	33.548	34.441	35.288	36.058	43
44	34.164	35.072	35.936	36.720	37.339	44
45	35.744	36.624	37.423	38.054	38.607	45
46	37.357	38.172	38.815	39.379	40.100	46
47	38.969	39.625	40.201	40.937	41.951	47
48	40.488	41.077	41.828	42.864	44.237	48
49	42.009	42.778	43.837	45.240	46.640	49
50	43.789	44.873	46.310	47.742	48.745	50
51	45.977	47.449	48.916	49.943	50.700	51
52	48.662	50.166	51.220	51.997	53.472	52
53	51.499	52.581	53.378	54.893	57.969	53
54	54.032	54.852	56.408	59.569	60.683	54
55	56.423	58.024	61.276	62.422	64.000	55
56	59.749	63.098	64.278	65.903		
57	65.043	66.259	67.935			
58	68.376	70.105				
59	72.426					
					38.457	24
				38.151	37.210	23
			37.859	36.925	36.247	22
		37.580	36.654	35.980	34.071	21
20	37.314	36.394	35.725	33.830	32.896	20
	75	74	73	72	71	

ANNUAL PREMIUM LIFE POLICIES.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	41	42	43	44	45	
20	12.841	13.402	13.992	14.607	15.253	20
21	13.498	14.092	14.711	15.362	16.052	21
22	14.197	14.820	15.476	16.171	16.891	22
23	14.934	15.595	16.295	17.021	17.774	23
24	15.720	16.426	17.157	17.917	18.711	24
25	16.563	17.300	18.066	18.867	19.684	25
26	17.450	18.223	19.031	19.855	20.705	26
27	18.386	19.202	20.034	20.892	21.750	27
28	19.383	20.223	21.088	21.955	22.792	28
29	20.420	21.294	22.169	23.015	23.811	29
30	21.511	22.395	23.249	24.053	24.801	30
31	22.633	23.496	24.308	25.063	25.768	31
32	23.755	24.577	25.340	26.052	26.721	32
33	24.860	25.632	26.352	27.028	27.691	33
34	25.940	26.669	27.353	28.023	28.697	34
35	27.002	27.695	28.374	29.056	29.734	35
36	28.056	28.744	29.436	30.122	30.924	36
37	29.135	29.836	30.532	31.344	32.116	37
38	30.260	30.966	31.789	32.572	33.283	38
39	31.424	32.260	33.054	33.775	34.344	39
40	32.758	33.565	34.297	34.875	35.382	40
41	34.105	34.850	35.436	35.952	36.610	41
42	35.436	36.033	36.557	37.226	38.148	42
43	36.666	37.199	37.880	38.818	40.061	43
44	37.882	38.575	39.530	40.796	42.057	44
45	39.314	40.288	41.577	42.863	43.763	45
46	41.093	42.409	43.720	44.638	45.315	46
47	43.294	44.633	45.570	46.261	47.574	47
48	45.605	46.562	47.268	48.609	51.333	48
49	47.619	48.341	49.713	52.499	53.481	49
50	49.484	50.888	53.739	54.745	56.129	50
51	52.139	55.061	56.091	57.509		
52	56.468	57.525	58.979			
53	59.053	60.546				
54	62.218					
					40.227	29
				39.837	38.855	28
			39.467	38.493	37.786	27
		39.114	38.149	37.448	35.461	26
25	38.777	37.821	37.126	35.156	34.186	25
24	37.508	36.819	34.865	33.904	33.397	24
23	36.527	34.588	33.634	33.132	32.450	23
22	34.324	33.377	32.878	32.202	31.236	22
21	33.131	32.636	31.965	31.006	30.044	21
20	32.405	31.738	30.786	29.831	29.110	20
	70	69	68	67	66	

ANNUAL PREMIUM LIFE POLICIES.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	46	47	48	49	50	
20	15.938	16.648	17.385	18.155	18.941	20
21	16.766	17.509	18.285	19.077	19.894	21
22	17.639	18.420	19.218	20.041	20.864	22
23	18.562	19.366	20.195	21.025	21.827	23
24	19.522	20.357	21.194	22.002	22.763	24
25	20.527	21.370	22.185	22.953	23.665	25
26	21.556	22.378	23.152	23.871	24.542	26
27	22.580	23.361	24.086	24.763	25.398	27
28	23.580	24.312	24.996	25.637	26.265	28
29	24.550	25.240	25.888	26.522	27.160	29
30	25.497	26.151	26.792	27.437	28.077	30
31	26.429	27.077	27.728	28.375	29.130	31
32	27.376	28.034	28.688	29.452	30.177	32
33	28.357	29.019	29.791	30.524	31.190	33
34	29.367	30.148	30.890	31.564	32.096	34
35	30.525	31.277	31.959	32.497	32.970	35
36	31.685	32.376	32.922	33.400	34.012	36
37	32.817	33.369	33.855	34.474	35.328	37
38	33.843	34.335	34.964	35.830	36.977	38
39	34.844	35.481	36.360	37.524	38.684	39
40	36.029	36.922	38.104	39.282	40.106	40
41	37.517	38.718	39.915	40.753	41.371	41
42	39.368	40.587	41.439	42.067	43.261	42
43	41.300	42.167	42.806	44.021	46.488	43
44	42.941	43.592	44.829	47.341	48.226	44
45	44.427	45.687	48.247	49.150	50.393	45
46	46.601	49.212	50.133	51.401		
47	50.239	51.179	52.473			
48	52.294	53.616				
49	54.833					
					42.503	34
				41.999	40.964	33
			41.521	40.497	39.754	32
		41.067	40.055	39.319	37.233	31
30	40.636	39.634	38.906	36.842	35.825	30
29	39.235	38.514	36.471	35.464	34.935	29
28	38.141	36.117	35.121	34.596	33.885	28
27	35.781	34.794	34.274	33.569	32.563	27
26	34.483	33.968	33.269	32.271	31.270	26
25	33.675	32.983	31.994	31.001	30.252	25
24	32.710	31.729	30.745	30.002	29.463	24
23	31.477	30.500	29.763	29.228	28.809	23
22	30.267	29.535	29.005	28.589	28.115	22
21	29.318	28.791	28.378	27.908	27.312	21
20	28.587	28.177	27.711	27.119	26.467	20
	65	64	63	62	61	

ANNUAL PREMIUM LIFE POLICIES.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	51	52	53	54	55	
20	19.752	20.564	21.348	22.087	22.772	20
21	20.711	21.501	22.244	22.935	23.580	21
22	21.660	22.409	23.104	23.754	24.364	22
23	22.582	23.283	23.938	24.552	25.154	23
24	23.470	24.129	24.748	25.355	25.965	24
25	24.331	24.955	25.567	26.182	26.792	25
26	25.171	25.788	26.409	27.025	27.744	26
27	26.021	26.647	27.269	27.994	28.683	27
28	26.897	27.525	28.257	28.953	29.585	28
29	27.794	28.533	29.236	29.874	30.377	29
30	28.824	29.534	30.178	30.686	31.133	30
31	29.847	30.498	31.012	31.463	32.038	31
32	30.835	31.354	31.811	32.393	33.195	32
33	31.716	32.177	32.766	33.577	34.652	33
34	32.563	33.159	33.980	35.068	36.152	34
35	33.573	34.405	35.507	36.605	37.373	35
36	34.854	35.970	37.082	37.861	38.435	36
37	36.459	37.587	38.375	38.958	40.063	37
38	38.120	38.921	39.511	40.632	42.909	38
39	39.497	40.096	41.233	43.544	44.359	39
40	40.715	41.860	44.217	45.044	46.183	40
41	42.545	44.929	45.770	46.927		
42	45.685	46.540	47.717			
43	47.357	48.555				
44	49.446					
					45.480	39
				44.817	43.712	38
			44.190	43.100	42.308	37
		43.597	42.521	41.741	39.526	36
35	43.035	41.974	41.203	39.016	37.940	35
34	41.455	40.694	38.534	37.471	36.912	34
33	40.211	38.078	37.027	36.474	35.724	33
32	37.644	36.605	36.059	35.317	34.258	32
31	36.205	35.664	34.931	33.883	32.832	31
30	35.290	34.564	33.528	32.488	31.702	30
29	34.216	33.190	32.160	31.383	30.819	29
28	32.868	31.849	31.079	30.520	30.083	28
27	31.552	30.790	30.236	29.803	29.309	27
26	30.514	29.966	29.536	29.047	28.427	26
25	29.708	29.282	28.797	28.182	27.505	25
24	29.040	28.559	27.949	27.278	26.571	24
23	28.332	27.727	27.061	26.360	25.759	23
22	27.515	26.854	26.158	25.562	24.961	22
21	26.656	25.965	25.374	24.777	24.184	21
20	25.781	25.194	24.602	24.013	23.412	20
	60	59	58	57	56	

COST OF INSURANCE ON SINGLE PREMIUM ENDOWMENT POLICIES.

Age.	PAYABLE AT END OF YEARS STATED, OR AT DEATH IF PRIOR.					Age.
	2	3	4	5	6	
20	.227	.446	.657	.860	1.056	20
21	.229	.449	.661	.866	1.063	21
22	.230	.452	.666	.871	1.069	22
23	.232	.455	.670	.877	1.076	23
24	.233	.458	.674	.883	1.083	24
25	.235	.461	.679	.889	1.091	25
26	.237	.465	.684	.896	1.099	26
27	.239	.469	.690	.903	1.108	27
28	.241	.472	.696	.910	1.117	28
29	.243	.477	.702	.919	1.128	29
30	.245	.482	.709	.928	1.139	30
31	.248	.486	.716	.937	1.150	31
32	.251	.492	.724	.947	1.162	32
33	.254	.498	.733	.960	1.176	33
34	.257	.505	.743	.972	1.192	34
35	.261	.511	.752	.984	1.207	35
36	.264	.519	.764	.999	1.226	36
37	.269	.528	.776	1.015	1.245	37
38	.274	.537	.791	1.034	1.268	38
39	.279	.548	.806	1.054	1.292	39
40	.285	.559	.823	1.076	1.319	40
41	.291	.572	.841	1.099	1.347	41
42	.299	.585	.861	1.125	1.379	42
43	.306	.600	.883	1.154	1.414	43
44	.315	.618	.909	1.188	1.455	44
45	.325	.637	.936	1.223	1.498	45
46	.337	.660	.969	1.266	1.550	46
47	.350	.685	1.006	1.313	1.607	47
48	.364	.713	1.048	1.367	1.673	48
49	.382	.747	1.097	1.431	1.750	49
50	.401	.785	1.153	1.503	1.838	50
51	.424	.828	1.215	1.584	1.935	51
52	.448	.876	1.285	1.674	2.044	52
53	.476	.930	1.362	1.773	2.164	53
54	.507	.989	1.449	1.885	2.299	54
55	.541	1.056	1.545	2.009	2.448	55
56	.579	1.129	1.652	2.146	2.613	56
57	.621	1.211	1.769	2.296	2.794	57
58	.668	1.301	1.898	2.462	2.992	58
59	.720	1.400	2.042	2.645	3.211	59
60	.777	1.510	2.200	2.846	3.451	60
61	.841	1.632	2.374	3.068	3.715	61
62	.911	1.766	2.566	3.311	4.002	62
63	.989	1.913	2.775	3.574	4.314	63
64	1.074	2.075	3.004	3.863	4.654	64
65	1.169	2.254	3.258	4.181	5.027	65
66	1.273	2.450	3.533	4.525	5.429	66
67	1.388	2.665	3.835	4.900	5.864	67
68	1.515	2.902	4.165	5.308	6.336	68
69	1.653	3.159	4.522	5.747	6.842	69
70	1.806	3.440	4.910	6.222		70
71	1.971	3.743	5.326			71
72	2.148	4.065				72
73	2.335					73

COST OF INSURANCE ON SINGLE PREMIUM ENDOWMENT POLICIES.

Age.	PAYABLE AT END OF YEARS STATED, OR AT DEATH IF PRIOR.					Age.
	7	8	9	10	11	
20	1.244	1.426	1.601	1.769	1.931	20
21	1.252	1.435	1.611	1.780	1.943	21
22	1.260	1.444	1.621	1.791	1.955	22
23	1.268	1.453	1.631	1.802	1.967	23
24	1.277	1.463	1.642	1.814	1.980	24
25	1.285	1.472	1.652	1.826	1.992	25
26	1.295	1.484	1.665	1.840	2.008	26
27	1.306	1.496	1.678	1.854	2.023	27
28	1.316	1.507	1.692	1.869	2.039	28
29	1.329	1.522	1.708	1.886	2.058	29
30	1.341	1.536	1.724	1.904	2.078	30
31	1.354	1.551	1.740	1.922	2.097	31
32	1.369	1.568	1.759	1.943	2.120	32
33	1.386	1.588	1.781	1.967	2.146	33
34	1.404	1.607	1.803	1.991	2.172	34
35	1.422	1.628	1.826	2.016	2.199	35
36	1.443	1.653	1.853	2.046	2.232	36
37	1.466	1.678	1.882	2.078	2.265	37
38	1.493	1.709	1.916	2.115	2.306	38
39	1.520	1.740	1.951	2.153	2.347	39
40	1.552	1.776	1.991	2.197	2.394	40
41	1.585	1.814	2.033	2.242	2.443	41
42	1.623	1.856	2.080	2.294	2.499	42
43	1.663	1.902	2.131	2.349	2.559	43
44	1.711	1.956	2.191	2.415	2.629	44
45	1.762	2.013	2.254	2.484	2.703	45
46	1.822	2.082	2.330	2.567	2.793	46
47	1.888	2.157	2.413	2.657	2.889	47
48	1.965	2.244	2.509	2.762	3.002	48
49	2.055	2.345	2.621	2.884	3.133	49
50	2.156	2.460	2.748	3.021	3.280	50
51	2.270	2.588	2.889	3.174	3.444	51
52	2.396	2.730	3.046	3.344	3.626	52
53	2.535	2.886	3.218	3.531	3.825	53
54	2.692	3.062	3.411	3.740	4.048	54
55	2.863	3.254	3.622	3.968	4.290	55
56	3.053	3.467	3.856	4.219	4.558	56
57	3.261	3.700	4.110	4.493	4.847	57
58	3.489	3.954	4.387	4.789	5.161	58
59	3.740	4.233	4.691	5.114	5.504	59
60	4.015	4.538	5.021	5.467	5.874	60
61	4.315	4.870	5.381	5.849	6.275	61
62	4.642	5.230	5.769	6.260	6.704	62
63	4.995	5.618	6.186	6.699	7.162	63
64	5.378	6.038	6.635	7.171	7.651	64
65	5.797	6.494	7.121	7.680		65
66	6.247	6.982	7.639			66
67	6.731	7.506				67
68	7.255					68

COST OF INSURANCE ON SINGLE PREMIUM ENDOWMENT POLICIES.

Age.	PAYABLE AT END OF YEARS STATED, OR AT DEATH IF PRIOR.					Age.
	12	13	14	15	16	
20	2.087	2.237	2.381	2.520	2.654	20
21	2.099	2.250	2.396	2.535	2.670	21
22	2.112	2.264	2.410	2.551	2.686	22
23	2.126	2.278	2.425	2.567	2.703	23
24	2.139	2.293	2.440	2.582	2.719	24
25	2.153	2.307	2.456	2.599	2.736	25
26	2.169	2.325	2.474	2.618	2.756	26
27	2.186	2.343	2.493	2.638	2.777	27
28	2.203	2.361	2.512	2.658	2.798	28
29	2.224	2.383	2.535	2.682	2.823	29
30	2.244	2.406	2.560	2.706	2.848	30
31	2.265	2.427	2.582	2.731	2 874	31
32	2.289	2.452	2.609	2.759	2.903	32
33	2.317	2.482	2.640	2.792	2.938	33
34	2.345	2.512	2.672	2.825	2.972	34
35	2.374	2.542	2.704	2.858	3.007	35
36	2.409	2.580	2.743	2.900	3.050	36
37	2.445	2.618	2.783	2.942	3.093	37
38	2.488	2.664	2.831	2.992	3.145	38
39	2.532	2.710	2.880	3.043	3.198	39
40	2.583	2.764	2.937	3.102	3.259	40
41	2.635	2.819	2.995	3.162	3.321	41
42	2.695	2.882	3.060	3.230	3.392	42
43	2.758	2.949	3.130	3.303	3.467	43
44	2.833	3.028	3.213	3.389	3.556	44
45	2.912	3.111	3.300	3.480	3.649	45
46	3.007	3.211	3.405	3.588	3.761	46
47	3.110	3.319	3.518	3.705	3.882	47
48	3.229	3.445	3.648	3.840	4.021	48
49	3.368	3.591	3.801	3.998	4.184	49
50	3.524	3.755	3.972	4.175	4.365	50
51	3.698	3.938	4.162	4.372	4.567	51
52	3.890	4.139	4.371	4.587	4.788	52
53	4.101	4.360	4.600	4.823	5.030	53
54	4.336	4.605	4.854	5.084	5.297	54
55	4.591	4.871	5.129	5.366	5.584	55
56	4.872	5.163	5.430	5.675	5.898	56
57	5.176	5.478	5.754	6.006	6.234	57
58	5.503	5.817	6.102	6.361	6.593	58
59	5.861	6.186	6.480	6.744	6.980	59
60	6.246	6.582	6.884	7.154		60
61	6.660	7.007	7.317			61
62	7.104	7.461				62
63	7.574					63

COST OF INSURANCE ON SINGLE PREMIUM ENDOWMENT POLICIES.

Age.	PAYABLE AT END OF YEARS STATED, OR AT DEATH IF PRIOR.					Age.
	17	18	19	20	21	
20	2.783	2.907	3.026	3.140	3.251	20
21	2.799	2.924	3.044	3.159	3.269	21
22	2.816	2.941	3.062	3.177	3.288	22
23	2.833	2.959	3.080	3.196	3.308	23
24	2.851	2.977	3.098	3.215	3.327	24
25	2.868	2.995	3.117	3.234	3.347	25
26	2.889	3.017	3.139	3.257	3.370	26
27	2.911	3.039	3.163	3.281	3.395	27
28	2.932	3.062	3.185	3.304	3.419	28
29	2.959	3.089	3.213	3.333	3.448	29
30	2.985	3.116	3.241	3.362	3.477	30
31	3.011	3.143	3.269	3.390	3.506	31
32	3.042	3.175	3.302	3.424	3.540	32
33	3.078	3.211	3.339	3.462	3.579	33
34	3.113	3.248	3.377	3.500	3.618	34
35	3.149	3.285	3.414	3.538	3.657	35
36	3.193	3.331	3.462	3.587	3.706	36
37	3.238	3.376	3.508	3.634	3.754	37
38	3.292	3.432	3.565	3.692	3.812	38
39	3.346	3.487	3.622	3.749	3.870	39
40	3.409	3.552	3.688	3.816	3.938	40
41	3.473	3.617	3.754	3.884	4.006	41
42	3.546	3.691	3.829	3.960	4.083	42
43	3.623	3.770	3.910	4.041	4.165	43
44	3.714	3.863	4.004	4.137	4.261	44
45	3.810	3.961	4.103	4.237	4.361	45
46	3.924	4.078	4.222	4.356	4.482	46
47	4.048	4.203	4.349	4.485	4.611	47
48	4.190	4.349	4.496	4.633	4.760	48
49	4.357	4.518	4.668	4.807	4.934	49
50	4.543	4.707	4.859	4.999	5.128	50
51	4.749	4.916	5.071	5.212	5.341	51
52	4.974	5.145	5.302	5.444	5.573	52
53	5.220	5.394	5.552	5.696	5.825	53
54	5.491	5.668	5.828	5.972	6.101	54
55	5.782	5.962	6.123	6.267		55
56	6.099	6.281	6.444			56
57	6.439	6.622				57
58	6.801					58

COST OF INSURANCE ON SINGLE PREMIUM ENDOWMENT POLICIES.

Age.	PAYABLE AT END OF YEARS STATED, OR AT DEATH IF PRIOR.					Age.
	22	23	24	25	26	
20	3.356	3.458	3.556	3.650	3.740	20
21	3.376	3.478	3.576	3.670	3.761	21
22	3.395	3.498	3.596	3.691	3.782	22
23	3.415	3.518	3.617	3.711	3.802	23
24	3.435	3.538	3.637	3.732	3.823	24
25	3.455	3.558	3.658	3.753	3.844	25
26	3.479	3.583	3.683	3.778	3.870	26
27	3.504	3.608	3.708	3.804	3.896	27
28	3.528	3.633	3.733	3.829	3.921	28
29	3.558	3.663	3.764	3.860	3.952	29
30	3.587	3.693	3.794	3.891	3.983	30
31	3.617	3.723	3.824	3.921	4.012	31
32	3.651	3.758	3.859	3.956	4.048	32
33	3.691	3.798	3.899	3.996	4.088	33
34	3.730	3.837	3.939	4.036	4.128	34
35	3.769	3.877	3.979	4.075	4.167	35
36	3.819	3.926	4.029	4.125	4.217	36
37	3.867	3.975	4.077	4.174	4.265	37
38	3.926	4.035	4.137	4.233	4.324	38
39	3.985	4.093	4.195	4.291	4.382	39
40	4.053	4.162	4.264	4.360	4.449	40
41	4.121	4.230	4.332	4.427	4.516	41
42	4.199	4.307	4.409	4.503	4.591	42
43	4.281	4.389	4.490	4.584	4.670	43
44	4.377	4.485	4.586	4.679	4.764	44
45	4.478	4.586	4.685	4.777	4.861	45
46	4.598	4.706	4.805	4.896	4.979	46
47	4.727	4.835	4.933	5.022	5.103	47
48	4.877	4.983	5.081	5.169	5.248	48
49	5.051	5.157	5.254	5.340	5.417	49
50	5.244	5.350	5.445	5.530		50
51	5.458	5.563	5.656			51
52	5.689	5.793				52
53	5.940					53

COST OF INSURANCE ON SINGLE PREMIUM ENDOWMENT POLICIES.

AGE.	PAYABLE AT END OF YEARS STATED, OR AT DEATH IF PRIOR.					AGE.
	27	28	29	30	31	
20	3.827	3.910	3.990	4.066	4.139	20
21	3.848	3.931	4.011	4.087	4.161	21
22	3.869	3.952	4.032	4.109	4.182	22
23	3.890	3.973	4.053	4.130	4.203	23
24	3.911	3.994	4.074	4.151	4.224	24
25	3.932	4.015	4.095	4.172	4.245	25
26	3.957	4.041	4.121	4.197	4.270	26
27	3.983	4.067	4.147	4.223	4.296	27
28	4.009	4.092	4.172	4.248	4.320	28
29	4.040	4.123	4.203	4.278	4.350	29
30	4.070	4.154	4.233	4.308	4.379	30
31	4.100	4.183	4.262	4.337	4.407	31
32	4.135	4.218	4.297	4.371	4.441	32
33	4.175	4.258	4.336	4.410	4.479	33
34	4.215	4.297	4.375	4.447	4.516	34
35	4.253	4.335	4.412	4.484	4.551	35
36	4.303	4.384	4.460	4.531	4.597	36
37	4.350	4.431	4.506	4.576	4.641	37
38	4.409	4.488	4.562	4.631	4.695	38
39	4.466	4.544	4.617	4.685	4.747	39
40	4.533	4.610	4.682	4.748	4.808	40
41	4.598	4.674	4.744	4.808	4.867	41
42	4.672	4.747	4.815	4.878	4.934	42
43	4.750	4.823	4.890	4.950	5.004	43
44	4.843	4.914	4.979	5.037	5.089	44
45	4.938	5.007	5.070	5.125		45
46	5.053	5.121	5.181			46
47	5.176	5.241				47
48	5.319					48

COST OF INSURANCE ON SINGLE PREMIUM ENDOWMENT POLICIES.

Age.	PAYABLE AT END OF YEARS STATED, OR AT DEATH IF PRIOR.					Age.
	32	33	34	35	36	
20	4.210	4.277	4.341	4.402	4.461	20
21	4.231	4.298	4.362	4.423	4.481	21
22	4.252	4.319	4.383	4.444	4.501	22
23	4.273	4.340	4.403	4.464	4.521	23
24	4.294	4.360	4.423	4.483	4.540	24
25	4.314	4.380	4.443	4.502	4.559	25
26	4.339	4.405	4.467	4.526	4.582	26
27	4.364	4.430	4.491	4.550	4.605	27
28	4.388	4.453	4.514	4.572	4.626	28
29	4.418	4.482	4.543	4.599	4.653	29
30	4.447	4.510	4.570	4.626	4.678	30
31	4.474	4.536	4.595	4.650	4.701	31
32	4.506	4.568	4.626	4.679	4.729	32
33	4.544	4.605	4.661	4.714	4.762	33
34	4.580	4.639	4.695	4.746	4.793	34
35	4.614	4.672	4.726	4.775	4.820	35
36	4.659	4.715	4.768	4.816	4.859	36
37	4.701	4.756	4.807	4.853	4.894	37
38	4.753	4.807	4.856	4.900	4.940	38
39	4.803	4.855	4.902	4.944	4.982	39
40	4.863	4.913	4.958	4.998		40
41	4.920	4.967	5.010			41
42	4.985	5.030				42
43	5.052					43

COST OF INSURANCE ON SINGLE PREMIUM ENDOWMENT POLICIES.

Age.	PAYABLE AT THE AGE STATED, OR AT DEATH IF PRIOR.					Age.
	60	65	70	75	80	
20	4.667	4.869	5.012	5.106	5.156	20
21	4.639	4.850	5.001	5.097	5.151	21
22	4.609	4.829	4.986	5.088	5.143	22
23	4.576	4.806	4.971	5.076	5.134	23
24	4.540	4.781	4.952	5.064	5.125	24
25	4.502	4.754	4.933	5.049	5.112	25
26	4.467	4.731	4.919	5.040	5.106	26
27	4.430	4.705	4.901	5.029	5.098	27
28	4.388	4.677	4.884	5.016	5.088	28
29	4.350	4.653	4.869	5.008	5.085	29
30	4.308	4.626	4.852	4.998	5.078	30
31	4.262	4.595	4.833	4.987	5.071	31
32	4.218	4.568	4.817	4.979	5.067	32
33	4.175	4.544	4.809	4.976	5.070	33
34	4.128	4.516	4.793	4.972	5.069	34
35	4.075	4.484	4.776	4.963	5.066	35
36	4.028	4.460	4.767	4.966	5.075	36
37	3.975	4.431	4.756	4.965	5.081	37
38	3.926	4.409	4.754	4.975	5.097	38
39	3.870	4.382	4.746	4.982	5.111	39
40	3.816	4.360	4.748	4.998	5.135	40
41	3.754	4.332	4.744	5.009	5.155	41
42	3.691	4.307	4.747	5.031	5.187	42
43	3.623	4.281	4.750	5.052	5.217	43
44	3.556	4.261	4.765	5.089	5.268	44
45	3.480	4.237	4.777	5.125	5.316	45
46	3.405	4.222	4.805	5.180	5.387	46
47	3.319	4.203	4.834	5.242	5.465	47
48	3.229	4.190	4.877	5.318	5.561	48
49	3.133	4.184	4.934	5.419	5.683	49

COST OF INSURANCE ON SINGLE PREMIUM ENDOWMENT POLICIES.

Age.	PAYABLE AT THE AGE STATED, OR AT DEATH IF PRIOR.					Age.
	60	65	70	75	80	
50	3.021	4.175	4.999	5.529	5.822	50
51	2.889	4.162	5.071	5.656	5.977	51
52	2.730	4.139	5.145	5.794	6.149	52
53	2.535	4.101	5.220	5.940	6.335	53
54	2.299	4.048	5.297	6.101	6.542	54
55	2.009	3.968	5.366	6.267	6.762	55
56	1.652	3.856	5.430	6.444	7.000	56
57	1.211	3.700	5.478	6.622	7.250	57
58	.668	3.489	5.504	6.800	7.513	58
59		3.211	5.504	6.981	7.791	59
60		2.846	5.467	7.154	8.080	60
61		2.374	5.381	7.317	8.380	61
62		1.766	5.230	7.460	8.685	62
63		.989	4.995	7.574	8.991	63
64			4.654	7.652	9.296	64
65			4.180	7.679	9.603	65
66			3.533	7.640	9.892	66
67			2.666	7.506	10.164	67
68			1.514	7.255	10.405	68
69				6.842	10.598	69
70				6.222	10.727	70
71				5.326	10.757	71
72				4.066	10.647	72
73				2.335	10.348	73
74					9.814	74
75					8.976	75
76					7.747	76
77					5.995	77
78					3.519	78

TEN-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty Years, or at Death if Prior.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	1	2	3	4	5	
20	7.490	7.209	6.912	6.599	6.269	20
21	7.531	7.242	6.937	6.615	6.275	21
22	7.573	7.276	6.961	6.630	6.287	22
23	7.616	7.309	6.986	6.652	6.299	23
24	7.659	7.343	7.018	6.674	6.309	24
25	7.703	7.387	7.052	6.695	6.327	25
26	7.757	7.431	7.084	6.726	6.344	26
27	7.812	7.474	7.126	6.755	6.359	27
28	7.867	7.529	7.168	6.783	6.382	28
29	7.935	7.584	7.210	6.820	6.413	29
30	8.004	7.639	7.261	6.866	6.442	30
31	8.073	7.706	7.323	6.911	6.469	31
32	8.154	7.784	7.384	6.955	6.513	32
33	8.248	7.862	7.446	7.018	6.554	33
34	8.344	7.940	7.528	7.079	6.611	34
35	8.440	8.043	7.609	7.159	6.667	35
36	8.563	8.145	7.712	7.239	6.739	36
37	8.686	8.271	7.815	7.336	6.809	37
38	8.836	8.399	7.940	7.434	6.893	38
39	8.989	8.550	8.066	7.549	6.984	39
40	9.168	8.705	8.212	7.674	7.099	40
41	9.352	8.883	8.371	7.827	7.220	41
42	9.563	9.077	8.563	7.989	7.373	42
43	9.792	9.307	8.766	8.189	7.539	43
44	10.063	9.554	9.015	8.408	7.738	44
45	10.352	9.851	9.287	8.666	7.975	45
46	10.700	10.177	9.606	8.973	8.244	46
47	11.081	10.558	9.983	9.320	8.543	47
48	11.526	11.008	10.410	9.708	8.870	48
49	12.048	11.516	10.889	10.137	9.227	49

TEN-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty Years, or at Death if Prior.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	6	7	8	9	10	
20	5.920	5.559	5.177	4.772	4.350	20
21	5.923	5.551	5.156	4.745	4.308	21
22	5.925	5.540	5.140	4.714	4.262	22
23	5.924	5.535	5.121	4.680	4.218	23
24	5.930	5.527	5.098	4.649	4.175	24
25	5.935	5.517	5.081	4.621	4.128	25
26	5.938	5.513	5.066	4.588	4.075	26
27	5.947	5.513	5.049	4.551	4.029	27
28	5.962	5.511	5.027	4.522	3.975	28
29	5.975	5.505	5.016	4.487	3.926	29
30	5.986	5.512	4.999	4.458	3.870	30
31	6.011	5.514	4.992	4.424	3.816	31
32	6.032	5.529	4.980	4.394	3.754	32
33	6.068	5.538	4.975	4.358	3.691	33
34	6.101	5.559	4.964	4.324	3.623	34
35	6.146	5.575	4.959	4.286	3.556	35
36	6.189	5.599	4.953	4.255	3.480	36
37	6.243	5.625	4.958	4.217	3.405	37
38	6.302	5.666	4.959	4.186	3.319	38
39	6.379	5.706	4.973	4.150	3.229	39
40	6.459	5.766	4.987	4.117	3.133	40
41	6.566	5.830	5.010	4.086	3.021	41
42	6.680	5.911	5.045	4.048	2.889	42
43	6.820	6.013	5.083	4.001	2.730	43
44	6.989	6.126	5.121	3.937	2.535	44
45	7.179	6.250	5.154	3.851	2.299	45
46	7.390	6.381	5.177	3.739	2.009	46
47	7.619	6.514	5.190	3.589	1.651	47
48	7.863	6.652	5.180	3.392	1.211	48
49	8.128	6.784	5.143	3.132	.668	49

TEN-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty-five Years, or at Death if Prior.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	1	2	3	4	5	
20	7.514	7.258	6.987	6.702	6.401	20
21	7.556	7.293	7.015	6.722	6.412	21
22	7.599	7.329	7.043	6.742	6.431	22
23	7.643	7.365	7.071	6.769	6.450	23
24	7.687	7.401	7.108	6.797	6.467	24
25	7.733	7.447	7.145	6.824	6.493	25
26	7.788	7.495	7.182	6.861	6.518	26
27	7.845	7.541	7.229	6.897	6.542	27
28	7.901	7.599	7.277	6.932	6.574	28
29	7.971	7.658	7.323	6.977	6.615	29
30	8.041	7.717	7.381	7.031	6.654	30
31	8.112	7.787	7.449	7.084	6.693	31
32	8.195	7.869	7.517	7.138	6.748	32
33	8.292	7.952	7.585	7.210	6.804	33
34	8.390	8.035	7.674	7.283	6.876	34
35	8.489	8.142	7.765	7.375	6.948	35
36	8.613	8.251	7.877	7.467	7.037	36
37	8.740	8.383	7.991	7.580	7.126	37
38	8.893	8.518	8.126	7.693	7.232	38
39	9.049	8.677	8.264	7.825	7.346	39
40	9.233	8.840	8.424	7.969	7.487	40
41	9.421	9.027	8.597	8.144	7.637	41
42	9.636	9.230	8.805	8.329	7.723	42
43	9.870	9.473	9.027	8.457	8.027	43
44	10.147	9.731	9.197	8.806	8.269	44
45	10.443	9.943	9.592	9.100	8.557	45
46	10.798	10.386	9.939	9.449	8.883	46
47	11.188	10.786	10.348	9.843	9.249	47
48	11.642	11.257	10.812	10.287	9.654	48
49	12.176	11.790	11.333	10.779	10.100	49
50	12.780	12.390	11.913	11.323	10.597	50
51	13.459	13.058	12.555	11.931	11.137	51
52	14.217	13.800	13.276	12.595	11.730	52
53	15.059	14.633	14.065	13.330	12.369	53
54	16.006	15.550	14.943	14.128	13.055	54

TEN-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty-five Years, or at Death if Prior.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	6	7	8	9	10	
20	6.083	5.754	5.406	5.037	4.670	20
21	6.093	5.754	5.395	5.022	4.626	21
22	6.102	5.753	5.391	5.005	4.595	22
23	6.110	5.758	5.384	4.985	4.568	23
24	6.126	5.762	5.375	4.970	4.544	24
25	6.140	5.763	5.371	4.958	4.516	25
26	6.152	5.772	5.372	4.943	4.484	26
27	6.172	5.786	5.370	4.925	4.459	27
28	6.200	5.798	5.366	4.916	4.431	28
29	6.225	5.807	5.373	4.904	4.409	29
30	6.249	5.830	5.377	4.900	4.381	30
31	6.288	5.851	5.392	4.892	4.360	31
32	6.326	5.885	5.404	4.892	4.332	32
33	6.380	5.917	5.426	4.887	4.307	33
34	6.431	5.961	5.444	4.888	4.281	34
35	6.498	6.002	5.470	4.889	4.261	35
36	6.563	6.055	5.499	4.901	4.237	36
37	6.641	6.112	5.543	4.911	4.222	37
38	6.727	6.188	5.588	4.936	4.203	38
39	6.836	6.267	5.652	4.961	4.191	39
40	6.950	6.372	5.722	4.999	4.184	40
41	7.095	6.486	5.810	5.050	4.175	41
42	7.254	6.625	5.920	5.108	4.162	42
43	7.444	6.793	6.044	5.170	4.139	43
44	7.672	6.984	6.181	5.231	4.102	44
45	7.931	7.198	6.328	5.290	4.048	45
46	8.220	7.430	6.483	5.346	3.968	46
47	8.538	7.682	6.649	5.389	3.856	47
48	8.887	7.958	6.816	5.419	3.700	48
49	9.273	8.249	6.986	5.422	3.489	49
50	9.688	8.560	7.149	5.392	3.211	50
51	10.141	8.881	7.298	5.320	2.847	51
52	10.621	9.210	7.431	5.190	2.375	52
53	11.128	9.547	7.534	4.984	1.766	53
54	11.669	9.880	7.593	4.680	.989	54

TEN-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy Years, or at Death if Prior.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	1	2	3	4	5	
20	7.531	7.292	7.041	6.775	6.495	20
21	7.574	7.329	7.071	6.799	6.510	21
22	7.618	7.367	7.102	6.822	6.534	22
23	7.662	7.405	7.132	6.853	6.557	23
24	7.708	7.443	7.172	6.885	6.580	24
25	7.754	7.491	7.213	6.916	6.611	25
26	7.810	7.540	7.252	6.957	6.642	26
27	7.868	7.589	7.303	6.998	6.672	27
28	7.926	7.649	7.354	7.038	6.711	28
29	7.997	7.710	7.404	7.088	6.759	29
30	8.068	7.772	7.466	7.148	6.806	30
31	8.140	7.845	7.539	7.208	6.852	31
32	8.225	7.930	7.612	7.268	6.918	32
33	8.323	8.016	7.685	7.349	6.982	33
34	8.422	8.103	7.781	7.428	7.065	34
35	8.523	8.214	7.876	7.529	7.148	35
36	8.650	8.326	7.995	7.631	7.250	36
37	8.779	8.463	8.116	7.754	7.353	37
38	8.934	8.603	8.259	7.878	7.473	38
39	9.093	8.767	8.406	8.023	7.604	39
40	9.279	8.936	8.575	8.180	7.765	40
41	9.470	9.130	8.758	8.370	7.935	41
42	9.689	9.340	8.978	8.572	8.145	42
43	9.926	9.591	9.213	8.820	8.376	43
44	10.207	9.858	9.498	9.091	8.648	44
45	10.508	10.181	9.810	9.410	8.972	45
46	10.868	10.535	10.176	9.788	9.340	46
47	11.264	10.948	10.609	10.217	9.753	47
48	11.725	11.435	11.099	10.700	10.214	48
49	12.267	11.986	11.651	11.237	10.724	49
50	12.880	12.607	12.265	11.833	11.295	50
51	13.570	13.299	12.948	12.503	11.921	51
52	14.340	14.069	13.716	13.239	12.614	52
53	15.196	14.935	14.561	14.057	13.371	53
54	16.161	15.890	15.503	14.952	14.195	54
55	17.226	16.955	16.537	15.932	15.102	55
56	18.415	18.128	17.672	17.015	16.088	56
57	19.726	19.417	18.930	18.199	17.162	57
58	21.171	20.850	20.311	19.497	18.322	58
59	22.778	22.427	21.830	20.908	19.566	59

TEN-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy Years, or at Death if Prior.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	6	7	8	9	10	
20	6.198	5.893	5.569	5.225	4.869	20
21	6.214	5.900	5.566	5.220	4.852	21
22	6.229	5.905	5.570	5.213	4.833	22
23	6.243	5.918	5.572	5.203	4.818	23
24	6.265	5.929	5.572	5.199	4.807	24
25	6.286	5.939	5.578	5.199	4.793	25
26	6.306	5.956	5.590	5.197	4.775	26
27	6.334	5.980	5.600	5.192	4.768	27
28	6.369	6.002	5.608	5.199	4.756	28
29	6.404	6.023	5.629	5.202	4.753	29
30	6.437	6.058	5.647	5.214	4.747	30
31	6.488	6.092	5.678	5.227	4.748	31
32	6.537	6.140	5.707	5.248	4.744	32
33	6.602	6.187	5.748	5.265	4.747	33
34	6.667	6.248	5.786	5.291	4.750	34
35	6.748	6.307	5.835	5.320	4.764	35
36	6.829	6.380	5.889	5.363	4.777	36
37	6.926	6.460	5.961	5.407	4.805	37
38	7.031	6.561	6.037	5.471	4.835	38
39	7.162	6.668	6.137	5.540	4.877	39
40	7.300	6.804	6.247	5.628	4.934	40
41	7.474	6.954	6.380	5.739	4.999	41
42	7.664	7.134	6.544	5.864	5.071	42
43	7.890	7.351	6.730	6.004	5.145	43
44	8.160	7.597	6.938	6.155	5.220	44
45	8.467	7.874	7.167	6.317	5.297	45
46	8.812	8.180	7.415	6.493	5.366	46
47	9.195	8.515	7.691	6.675	5.430	47
48	9.618	8.890	7.984	6.866	5.478	48
49	10.091	9.294	8.302	7.058	5.503	49
50	10.606	9.738	8.636	7.246	5 504	50
51	11.175	10.214	8.986	7.432	5 467	51
52	11.792	10.723	9.354	7.604	5 381	52
53	12.459	11.273	9.734	7.758	5 230	53
54	13.188	11.857	10.123	7.878	4 995	54
55	13.975	12.478	10.509	7.950	4 654	55
56	14.823	13.126	10.882	7.959	4 181	56
57	15.730	13.794	11.234	7.888	3 533	57
58	16.688	14.481	11.554	7.698	2 665	58
59	17.703	15.183	11.809	7.353	1 515	59

TEN-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy-five Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	1	2	3	4	5	
20	7.541	7.315	7.075	6.822	6.555	20
21	7.585	7.353	7.107	6.848	6 574	21
22	7.630	7.391	7.140	6.873	6 600	22
23	7.675	7.430	7.172	6.907	6.627	23
24	7.721	7.470	7.213	6.942	6.652	24
25	7.767	7.519	7.256	6.975	6.687	25
26	7.824	7.569	7.297	7.019	6.722	26
27	7.883	7.619	7.351	7.063	6.756	27
28	7.941	7.682	7.404	7.106	6.799	28
29	8.013	7.744	7.457	7.160	6.851	29
30	8.085	7.807	7.521	7.224	6.904	30
31	8.158	7.882	7.596	7.288	6.955	31
32	8.244	7.969	7.672	7.352	7.026	32
33	8.343	8.058	7.749	7.437	7.097	33
34	8.444	8.147	7.848	7.522	7.187	34
35	8 545	8.260	7.948	7.629	7.277	35
36	8.674	8.375	8.071	7.736	7.387	36
37	8.804	8.515	8.196	7.866	7.499	37
38	8.960	8.657	8.345	7.997	7.629	38
39	9.121	8.826	8.497	8.150	7.771	39
40	9.309	8.998	8.672	8.316	7.943	40
41	9.502	9.196	8.862	8.516	8.127	41
42	9.723	9.411	9.090	8.729	8.352	42
43	9.962	9.667	9.333	8.989	8.600	43
44	10.246	9.940	9.628	9.274	8.892	44
45	10.550	10.269	9.951	9.610	9.240	45
46	10.914	10.630	10.330	10.007	9.634	46
47	11.313	11.052	10.777	10.458	10.079	47
48	11.779	11.549	11.283	10.966	10.574	48
49	12.326	12.112	11.855	11.532	11.125	49
50	12.945	12.747	12.492	12.162	11.744	50
51	13.642	13.455	13.201	12.872	12.425	51
52	14.420	14.242	14.000	13.653	13.184	52
53	15.286	15.129	14.880	14.525	14.016	53
54	16.261	16.109	15.864	15.483	14.929	54
55	17.338	17.203	16.947	16.536	15.940	55
56	18.543	18.409	18.139	17.706	17.051	56
57	19.871	19.739	19.465	18.993	18.272	57
58	21.336	21.218	20.927	20.414	19.608	58
59	22.969	22.852	22.542	21.971	21.061	59
60	24.773	24.660	24.318	23.673	22.651	60
61	26.771	26.650	26.261	25.540	24.400	61
62	28.973	28.831	28.399	27.600	26.295	62
63	31.389	31.235	30.764	29.844	28.351	63
64	34.056	33.899	33.347	32.290	30.585	64

TEN-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy-five Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	6	7	8	9	10	
20	6.273	5.982	5.674	5.347	5.008	20
21	6.292	5.993	5.676	5.348	4.998	21
22	6.311	6.003	5.685	5.347	4.986	22
23	6.328	6.021	5.693	5.344	4.979	23
24	6.355	6.037	5.699	5.346	4.976	24
25	6.380	6.052	5.712	5.354	4.971	25
26	6.405	6.075	5.731	5.360	4.963	26
27	6.437	6.105	5.748	5.364	4.966	27
28	6.479	6.134	5.763	5.380	4.965	28
29	6.519	6.161	5.793	5.394	4.975	29
30	6.559	6.205	5.821	5.419	4.982	30
31	6.616	6.247	5.862	5.442	4.998	31
32	6.672	6.304	5.902	5.477	5.010	32
33	6.746	6.361	5.955	5.509	5.030	33
34	6.819	6.433	6.007	5.551	5.052	34
35	6.910	6.504	6.070	5.597	5.089	35
36	7.001	6.590	6.140	5.660	5.125	36
37	7.109	6.683	6.231	5.726	5.181	37
38	7.227	6.801	6.326	5.815	5.241	38
39	7.372	6.926	6.449	5.913	5.319	39
40	7.526	7.083	6.584	6.034	5.417	40
41	7.717	7.256	6.748	6.182	5.530	41
42	7.927	7.462	6.946	6.351	5.656	42
43	8.177	7.710	7.172	6.541	5.793	43
44	8.474	7.992	7.425	6.750	5.940	44
45	8.812	8.309	7.707	6.979	6.101	45
46	9.194	8.662	8.016	7.232	6.267	46
47	9.618	9.052	8.362	7.503	6.444	47
48	10.088	9.490	8.737	7.798	6.622	48
49	10.617	9.968	9.149	8.111	6.801	49
50	11.197	10.497	9.594	8.440	6.980	50
51	11.842	11.072	10.072	8.792	7.154	51
52	12.546	11.698	10.593	9.159	7.317	52
53	13.316	12.384	11.151	9.543	7.461	53
54	14.167	13.130	11.752	9.937	7.574	54
55	15.097	13.942	12.389	10.333	7.651	55
56	16.115	14.818	13.060	10.731	7.681	56
57	17.224	15.757	13.770	11.128	7.639	57
58	18.423	16.769	14.522	11.503	7.506	58
59	19.729	17.864	15.299	11.844	7.255	59
60	21.156	19.028	16.096	12.137	6.842	60
61	22.692	20.261	16.906	12.341	6.222	61
62	24.344	21.567	17.697	12.427	5.326	62
63	26.124	22.915	18.451	12.332	4.065	63
64	28.003	24.300	19.108	11.973	2.335	64

TEN-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Eighty Years, or at Death if Prior.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	1	2	3	4	5	
20	7.547	7.327	7.094	6.848	6.588	20
21	7.591	7.366	7.127	6.875	6.608	21
22	7.636	7.405	7.160	6.902	6.636	22
23	7.682	7.444	7.193	6.937	6.665	23
24	7.728	7.484	7.236	6.973	6.692	24
25	7.775	7.534	7.279	7.008	6.729	25
26	7.832	7.586	7.322	7.053	6.766	26
27	7.891	7.636	7.377	7.099	6.802	27
28	7.950	7.699	7.431	7.144	6.847	28
29	8.022	7.763	7.485	7.199	6.902	29
30	8.095	7.827	7.551	7.265	6.957	30
31	8.168	7.903	7.628	7.332	7.012	31
32	8.254	7.991	7.706	7.398	7.086	32
33	8.354	8.080	7.784	7.486	7.160	33
34	8.455	8.171	7.885	7.573	7.254	34
35	8.558	8.286	7.987	7.683	7.348	35
36	8.687	8.402	8.113	7.794	7.463	36
37	8.817	8.543	8.240	7.927	7.579	37
38	8.975	8.687	8.392	8.062	7.714	38
39	9.136	8.858	8.547	8.219	7.862	39
40	9.325	9.032	8.725	8.390	8.041	40
41	9.519	9.232	8.919	8.596	8.232	41
42	9.741	9.450	9.151	8.815	8.466	42
43	9.982	9.708	9.399	9.082	8.723	43
44	10.267	9.985	9.699	9.375	9.026	44
45	10.572	10.317	10.028	9.719	9.387	45
46	10.938	10.683	10.414	10.127	9.796	46
47	11.340	11.110	10.869	10.590	10.257	47
48	11.808	11.612	11.385	11.112	10.772	48
49	12.358	12.182	11.967	11.695	11.345	49
50	12.980	12.823	12.617	12.343	11.991	50
51	13.681	13.540	13.340	13.074	12.702	51
52	14.464	14.337	14.155	13.880	13.497	52
53	15.335	15.236	15.055	14.781	14.370	53
54	16.316	16.229	16.062	15.774	15.332	54
55	17.400	17.339	17.172	16.868	16.401	55
56	18.613	18.564	18.395	18.085	17.579	56
57	19.951	19.915	19.758	19.429	18.882	57
58	21.428	21.421	21.265	20.917	20.313	58
59	23.074	23.086	22.933	22.556	21.882	59
60	24.894	24.931	24.722	24.353	23.611	60
61	26.912	26.965	26.791	26.337	25.529	61
62	29.137	29.199	29.021	28.540	27.630	62
63	31.581	31.668	31.499	30.957	29.937	63
64	34.283	34.412	34.221	33.616	32.483	64
65	37.286	37.427	37.217	36.555	35.258	65
66	40.586	40.747	40.529	39.762	38.301	66
67	44.219	44.418	44.148	43.286	41.587	67
68	48.237	48.431	48.126	47.099	45.079	68
69	52.628	52.840	52.433	51.159	48.743	69

TEN-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Eighty Years, or at Death if Prior.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	6	7	8	9	10	
20	6.314	6.031	5.732	5.414	5.085	20
21	6.335	6.045	5.736	5.418	5.079	21
22	6.356	6.057	5.749	5.420	5.070	22
23	6.375	6.077	5.760	5.421	5.067	23
24	6.404	6.097	5.769	5.427	5.069	24
25	6.432	6.115	5.785	5.440	5.069	25
26	6.459	6.140	5.808	5.450	5.066	26
27	6.494	6.174	5.829	5.458	5.075	27
28	6.539	6.206	5.849	5.480	5.080	28
29	6.582	6.238	5.884	5.499	5.097	29
30	6.625	6.285	5.916	5.531	5.111	30
31	6.686	6.332	5.963	5.561	5.135	31
32	6.746	6.394	6.009	5.603	5.156	32
33	6.824	6.456	6.069	5.642	5.185	33
34	6.902	6.534	6.128	5.693	5.218	34
35	6.998	6.612	6.199	5.749	5.267	35
36	7.095	6.705	6.278	5.823	5.316	36
37	7.210	6.806	6.378	5.901	5.387	37
38	7.334	6.933	6.485	6.004	5.464	38
39	7.487	7.067	6.621	6.118	5.561	39
40	7.649	7.236	6.770	6.256	5.683	40
41	7.851	7.421	6.949	6.426	5.821	41
42	8.072	7.642	7.167	6.619	5.977	42
43	8.334	7.907	7.414	6.836	6.149	43
44	8.647	8.208	7.693	7.077	6.335	44
45	9.002	8.548	8.003	7.342	6.542	45
46	9.403	8.927	8.346	7.638	6.762	46
47	9.850	9.347	8.730	7.958	7.000	47
48	10.347	9.819	9.150	8.310	7.250	48
49	10.906	10.337	9.615	8.689	7.513	49
50	11.521	10.914	10.120	9.096	7.791	50
51	12.208	11.544	10.669	9.538	8.080	51
52	12.960	12.233	11.273	10.013	8.380	52
53	13.787	12.995	11.929	10.524	8.685	53
54	14.704	13.829	12.646	11.067	8.990	54
55	15.712	14.746	13.421	11.641	9.296	55
56	16.825	15.747	14.256	12.252	9.602	56
57	18.044	16.834	15.162	12.906	9.893	57
58	19.376	18.024	16.151	13.592	10.163	58
59	20.841	19.336	17.215	14.310	10.406	59
60	22.461	20.761	18.360	15.064	10.598	60
61	24.232	22.314	19.600	15.836	10.727	61
62	26.172	24.012	20.918	16.626	10.757	62
63	28.305	25.845	22.327	17.403	10.647	63
64	30.622	27.834	23.799	18.129	10.349	64
65	33.155	29.954	25.300	18.766	9.813	65
66	35.879	32.171	26.795	19.277	8.976	66
67	38.757	34.453	28.258	19.619	7.747	67
68	41.760	36.779	29.663	19.730	5.996	68
69	44.869	39.137	30.965	19.525	3.519	69

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty Years, or at Death if Prior.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	1	2	3	4	5	
20	7.643	7.523	7.395	7.260	7.117	20
21	7.688	7.564	7.432	7.292	7.143	21
22	7.734	7.605	7.469	7.324	7.179	22
23	7.781	7.647	7.506	7.365	7.215	23
24	7.828	7.690	7.552	7.406	7.249	24
25	7.876	7.742	7.600	7.447	7.295	25
26	7.935	7.796	7.647	7.500	7.341	26
27	7.995	7.850	7.707	7.552	7.385	27
28	8.055	7.916	7.766	7.604	7.440	28
29	8.129	7.983	7.825	7.667	7.506	29
30	8.203	8.050	7.896	7.741	7.572	30
31	8.278	8.129	7.979	7.816	7.637	31
32	8.366	8.222	8.063	7.890	7.724	32
33	8.468	8.315	8.147	7.988	7.810	33
34	8.570	8.409	8.256	8.085	7.919	34
35	8.675	8.528	8.364	8.206	8.027	35
36	8.806	8.649	8.498	8.327	8.158	36
37	8.938	8.795	8.633	8.472	8.290	37
38	9.098	8.944	8.793	8.620	8.443	38
39	9.261	9.119	8.956	8.789	8.608	39

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty Years, or at Death if Prior.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	6	7	8	9	10	
20	6.965	6.812	6.649	6.476	6.300	20
21	6.994	6.836	6.667	6.496	6.314	21
22	7.025	6.860	6.694	6.516	6.325	22
23	7.054	6.893	6.719	6.533	6.344	23
24	7.093	6.924	6.743	6.559	6.370	24
25	7.131	6.955	6.776	6.593	6.394	25
26	7.169	6.996	6.818	6.625	6.416	26
27	7.217	7.045	6.858	6.655	6.454	27
28	7.274	7.093	6.897	6.703	6.489	28
29	7.331	7.141	6.954	6.748	6.541	29
30	7.387	7.207	7.009	6.810	6.589	30
31	7.464	7.273	7.082	6.870	6.653	31
32	7.540	7.357	7.154	6.947	6.714	32
33	7.636	7.441	7.243	7.022	6.789	33
34	7.732	7.544	7.332	7.111	6.870	34
35	7.849	7.647	7.437	7.208	6.973	35
36	7.966	7.767	7.551	7.330	7.081	36
37	8.102	7.898	7.691	7.457	7.218	37
38	8.250	8.057	7.838	7.617	7.367	38
39	8.429	8.225	8.022	7.791	7.545	39

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty Years, or at Death if Prior.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	11	12	13	14	15	
20	6.112	5.911	5.704	5.489	5.257	20
21	6.117	5.916	5.708	5.483	5.241	21
22	6.129	5.927	5.709	5.474	5.235	22
23	6.148	5.936	5.708	5.476	5.224	23
24	6.164	5.942	5.719	5.475	5.223	24
25	6.178	5.962	5.726	5.484	5.218	25
26	6.207	5.979	5.746	5.489	5.221	26
27	6.233	6.009	5.761	5.504	5.218	27
28	6.274	6.035	5.788	5.514	5.222	28
29	6.311	6.074	5.810	5.531	5.226	29
30	6.362	6.109	5.842	5.550	5.242	30
31	6.411	6.155	5.876	5.583	5.255	31
32	6.471	6.205	5.926	5.614	5.283	32
33	6.536	6.272	5.976	5.664	5.312	33
34	6.621	6.341	6.047	5.716	5.353	34
35	6.709	6.434	6.123	5.784	5.408	35
36	6.824	6.534	6.218	5.870	5.469	36
37	6.948	6.656	6.335	5.966	5.532	37
38	7.098	6.805	6.466	6.069	5.593	38
39	7.279	6.972	6.610	6.175	5.647	39

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	16	17	18	19	20	
20	5.008	4.753	4.475	4.186	3.870	20
21	4.994	4.725	4.445	4.140	3.816	21
22	4.974	4.704	4.409	4.097	3.754	22
23	4.964	4.678	4.377	4.046	3.691	23
24	4.948	4.658	4.339	3.997	3.623	24
25	4.939	4.631	4.302	3.943	3.556	25
26	4.924	4.608	4.262	3.892	3.480	26
27	4.915	4.582	4.228	3.833	3.405	27
28	4.904	4.565	4.187	3.778	3.319	28
29	4.902	4.541	4.153	3.716	3.229	29
30	4.897	4.528	4.113	3.651	3.133	30
31	4.905	4.511	4.074	3.585	3.021	31
32	4.910	4.498	4.038	3.507	2.889	32
33	4.925	4.493	3.995	3.414	2.730	33
34	4.949	4.484	3.940	3.298	2.535	34
35	4.975	4.468	3.869	3.154	2.299	35
36	4.999	4.441	3.773	2.974	2.009	36
37	5.015	4.395	3.651	2.747	1.651	37
38	5.020	4.329	3.487	2.463	1.211	38
39	5.010	4.230	3.276	2.104	.668	39

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty-five Years, or at Death if Prior.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	1	2	3	4	5	
20	7.657	7.552	7.440	7.321	7.195	20
21	7.703	7.594	7.478	7.355	7.225	21
22	7.749	7.637	7.517	7.390	7.264	22
23	7.797	7.680	7.557	7.434	7.304	23
24	7.845	7.724	7.606	7.480	7.343	24
25	7.894	7.779	7.656	7.524	7.394	25
26	7.953	7.834	7.706	7.580	7.444	26
27	8.015	7.890	7.768	7.636	7.494	27
28	8.076	7.958	7.831	7.692	7.555	28
29	8.150	8.027	7.893	7.760	7.627	29
30	8.226	8.096	7.968	7.839	7.699	30
31	8.302	8.178	8.055	7.919	7.771	31
32	8.391	8.273	8.142	7.999	7.866	32
33	8.494	8.369	8.231	8.103	7.960	33
34	8.598	8.466	8.344	8.207	8.077	34
35	8.704	8.588	8.458	8.335	8.196	35
36	8.837	8.712	8.597	8.465	8.337	36
37	8.971	8.863	8.738	8.619	8.481	37
38	9.133	9.016	8.905	8.776	8.647	38
39	9.298	9.196	9.075	8.957	8.827	39
40	9.492	9.380	9.271	9.152	9.043	40
41	9.691	9.591	9.483	9.386	9.272	41
42	9.918	9.820	9.735	9.635	9.550	42
43	10.164	10.091	10.004	9.935	9.855	43
44	10.456	10.381	10.328	10.265	10.212	44

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty-five Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	6	7	8	9	10	
20	7.061	6.927	6.785	6.633	6.480	20
21	7.095	6.957	6.809	6.661	6.502	21
22	7.130	6.986	6.843	6.689	6.523	22
23	7.164	7.025	6.876	6.715	6.552	23
24	7.209	7.064	6.908	6.750	6.589	24
25	7.253	7.102	6.949	6.794	6.624	25
26	7.297	7.149	7.000	6.836	6.659	26
27	7.351	7.207	7.050	6.878	6.711	27
28	7.416	7.264	7.098	6.938	6.761	28
29	7.480	7.321	7.167	6.997	6.828	29
30	7.545	7.398	7.234	7.074	6.894	30
31	7.630	7.474	7.321	7.150	6.978	31
32	7.716	7.571	7.408	7.244	7.060	32
33	7.823	7.667	7.513	7.339	7.158	33
34	7.930	7.785	7.620	7.450	7.264	34
35	8.059	7.903	7.744	7.570	7.396	35
36	8.190	8.041	7.879	7.718	7.536	36
37	8.342	8.191	8.044	7.875	7.710	37
38	8.507	8.372	8.218	8.069	7.901	38
39	8.705	8.564	8.433	8.282	8.126	39
40	8.916	8.800	8.667	8.533	8.396	40
41	9.172	9.057	8.943	8.831	8.701	41
42	9.453	9.360	9.272	9.169	9.042	42
43	9.782	9.718	9.643	9.547	9.418	43
44	10.171	10.123	10.058	9.965	9.830	44

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty-five Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	11	12	13	14	15	
20	6.316	6.140	5.960	5.775	5.574	20
21	6.331	6.157	5.978	5.784	5.574	21
22	6.354	6.181	5.993	5.790	5.587	22
23	6.385	6.203	6.007	5.811	5.596	23
24	6.414	6.223	6.035	5.828	5.618	24
25	6.441	6.260	6.060	5.858	5.636	25
26	6.485	6.293	6.100	5.886	5.665	26
27	6.526	6.341	6.136	5.926	5.691	27
28	6.584	6.388	6.187	5.962	5.726	28
29	6.641	6.449	6.235	6.010	5.764	29
30	6.713	6.508	6.295	6.062	5.819	30
31	6.783	6.581	6.360	6.131	5.875	31
32	6.868	6.660	6.445	6.204	5.953	32
33	6.961	6.760	6.534	6.301	6.037	33
34	7.077	6.866	6.650	6.406	6.142	34
35	7.199	7.001	6.776	6.534	6.271	35
36	7.354	7.148	6.928	6.692	6.418	36
37	7.523	7.325	7.113	6.869	6.580	37
38	7.724	7.538	7.320	7.066	6.754	38
39	7.965	7.778	7.555	7.281	6.940	39
40	8.238	8.047	7.809	7.511	7.140	40
41	8.542	8.341	8.084	7.762	7.345	41
42	8.877	8.662	8.387	8.024	7.558	42
43	9.243	9.015	8.706	8.302	7.768	43
44	9.648	9.392	9.048	8.584	7.969	44

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty-five Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	16	17	18	19	20	
20	5.357	5.139	4.899	4.652	4.381	20
21	5.363	5.132	4.894	4.634	4.360	21
22	5.364	5.136	4.885	4.622	4.332	22
23	5.377	5.135	4.883	4.605	4.307	23
24	5.386	5.144	4.876	4.592	4.281	24
25	5.404	5.148	4.876	4.578	4.261	25
26	5.419	5.159	4.875	4.573	4.237	26
27	5.442	5.171	4.885	4.565	4.222	27
28	5.467	5.196	4.892	4.568	4.203	28
29	5.507	5.219	4.914	4.570	4.190	29
30	5.547	5.260	4.937	4.580	4.184	30
31	5.606	5.303	4.970	4.601	4.175	31
32	5.670	5.360	5.018	4.623	4.162	32
33	5.751	5.435	5.071	4.645	4.139	33
34	5.853	5.519	5.128	4.661	4.102	34
35	5.968	5.611	5.184	4.669	4.048	35
36	6.094	5.707	5.236	4.666	3.968	36
37	6.230	5.803	5.284	4.643	3.856	37
38	6.371	5.902	5.318	4.597	3.700	38
39	6.520	5.993	5.337	4.515	3.489	39
40	6.669	6.077	5.328	4.387	3.211	40
41	6.817	6.141	5.284	4.205	2.847	41
42	6.954	6.179	5.195	3.948	2.374	42
43	7.074	6.184	5.046	3.599	1.766	43
44	7.172	6.141	4.819	3.131	.989	44

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy Years, or at Death if Prior.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	1	2	3	4	5	
20	7.667	7.572	7.472	7.364	7.251	20
21	7.713	7.615	7.512	7.401	7.283	21
22	7.760	7.659	7.552	7.438	7.325	22
23	7.808	7.704	7.593	7.484	7.368	23
24	7.857	7.749	7.644	7.532	7.410	24
25	7.906	7.805	7.696	7.579	7.464	25
26	7.967	7.862	7.748	7.638	7.518	26
27	8.028	7.918	7.812	7.697	7.571	27
28	8.090	7.988	7.877	7.756	7.636	28
29	8.166	8.058	7.941	7.827	7.713	29
30	8.242	8.129	8.019	7.910	7.789	30
31	8.318	8.213	8.108	7.993	7.866	31
32	8.409	8.309	8.199	8.077	7.966	32
33	8.512	8.407	8.291	8.186	8.067	33
34	8.618	8.506	8.407	8.294	8.191	34
35	8.724	8.631	8.525	8.428	8.316	35
36	8.859	8.758	8.668	8.563	8.465	36
37	8.994	8.911	8.813	8.724	8.618	37
38	9.157	9.067	8.985	8.888	8.793	38
39	9.324	9.250	9.161	9.076	8.983	39
40	9.520	9.438	9.363	9.280	9.211	40
41	9.721	9.654	9.581	9.523	9.453	41
42	9.950	9.887	9.841	9.783	9.747	42
43	10.199	10.164	10.118	10.096	10.068	43
44	10.493	10.459	10.452	10.440	10.445	44
45	10.807	10.814	10.817	10.841	10.889	45
46	11.183	11.203	11.244	11.313	11.391	46
47	11.596	11.656	11.746	11.848	11.957	47
48	12.077	12.187	12.314	12.450	12.586	48
49	12.641	12.791	12.954	13.121	13.285	49

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy Years, or at Death if Prior.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	6	7	8	9	10	
20	7.129	7.010	6.882	6.745	6.608	20
21	7.167	7.044	6.911	6.779	6.637	21
22	7.206	7.077	6.949	6.812	6.664	22
23	7.243	7.120	6.988	6.844	6.700	23
24	7.292	7.164	7.025	6.886	6.745	24
25	7.340	7.206	7.072	6.937	6.789	25
26	7.388	7.259	7.130	6.987	6.832	26
27	7.447	7.323	7.186	7.037	6.894	27
28	7.517	7.386	7.243	7.106	6.955	28
29	7.587	7.449	7.319	7.175	7.034	29
30	7.657	7.534	7.395	7.262	7.112	30
31	7.749	7.617	7.492	7.350	7.209	31
32	7.841	7.723	7.589	7.457	7.307	32
33	7.956	7.829	7.706	7.565	7.421	33
34	8.071	7.957	7.825	7.691	7.546	34
35	8.210	8.087	7.963	7.829	7.699	35
36	8.351	8.237	8.113	7.996	7.861	36
37	8.514	8.401	8.295	8.174	8.062	37
38	8.690	8.597	8.489	8.392	8.282	38
39	8.902	8.807	8.726	8.632	8.541	39
40	9.128	9.062	8.985	8.914	8.851	40
41	9.402	9.342	9.290	9.250	9.202	41
42	9.703	9.670	9.653	9.630	9.596	42
43	10.055	10.059	10.062	10.058	10.034	43
44	10.471	10.499	10.523	10.532	10.517	44
45	10.942	10.994	11.036	11.057	11.058	45
46	11.472	11.545	11.603	11.645	11.649	46
47	12.062	12.155	12.239	12.289	12.302	47
48	12.715	12.840	12.935	13.001	13.010	48
49	13.449	13.590	13.708	13.776	13.779	49

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	11	12	13	14	15	
20	6.462	6.303	6.143	5.979	5.800	20
21	6.484	6.329	6.171	5.998	5.812	21
22	6.515	6.362	6.196	6.016	5.838	22
23	6.554	6.394	6.220	6.050	5.862	23
24	6.592	6.424	6.261	6.080	5.899	24
25	6.628	6.472	6.299	6.126	5.934	25
26	6.683	6.517	6.352	6.169	5.982	26
27	6.735	6.579	6.405	6.227	6.028	27
28	6.806	6.640	6.472	6.283	6.085	28
29	6.876	6.717	6.538	6.352	6.148	29
30	6.963	6.793	6.618	6.427	6.231	30
31	7.050	6.885	6.705	6.523	6.317	31
32	7.153	6.985	6.816	6.625	6.431	32
33	7.265	7.109	6.932	6.755	6.555	33
34	7.403	7.240	7.080	6.898	6.705	34
35	7.550	7.406	7.242	7.070	6.888	35
36	7.733	7.587	7.436	7.278	7.095	36
37	7.933	7.803	7.669	7.514	7.328	37
38	8.171	8.061	7.933	7.779	7.583	38
39	8.455	8.354	8.230	8.070	7.863	39
40	8.777	8.683	8.558	8.390	8.172	40
41	9.138	9.048	8.918	8.745	8.503	41
42	9.539	9.449	9.320	9.128	8.863	42
43	9.981	9.896	9.754	9.547	9.245	43
44	10.475	10.383	10.232	9.994	9.646	44
45	11.014	10.918	10.744	10.469	10.074	45
46	11.608	11.496	11.293	10.980	10.520	46
47	12.251	12.118	11.886	11.519	10.981	47
48	12.946	12.794	12.518	12.086	11.449	48
49	13.704	13.518	13.190	12.673	11.912	49

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	16	17	18	19	20	
20	5.607	5.414	5.202	4.985	4.747	20
21	5.626	5.423	5.215	4.986	4.748	21
22	5.643	5.444	5.225	4.997	4.744	22
23	5.672	5.462	5.245	5.003	4.747	23
24	5.698	5.491	5.261	5.017	4.750	24
25	5.737	5.517	5.285	5.032	4.764	25
26	5.773	5.552	5.312	5.060	4.777	26
27	5.819	5.591	5.353	5.087	4.805	27
28	5.870	5.646	5.396	5.132	4.835	28
29	5.939	5.703	5.458	5.180	4.877	29
30	6.011	5.782	5.525	5.244	4.934	30
31	6.107	5.869	5.610	5.327	4.999	31
32	6.212	5.975	5.718	5.420	5.071	32
33	6.340	6.108	5.840	5.524	5.145	33
34	6.498	6.259	5.976	5.635	5.220	34
35	6.677	6.427	6.123	5.751	5.297	35
36	6.878	6.610	6.280	5.875	5.366	36
37	7.097	6.808	6.450	5.998	5.430	37
38	7.335	7.025	6.626	6.121	5.478	38
39	7.599	7.252	6.809	6.236	5.503	39
40	7.878	7.495	6.992	6.339	5.504	40
41	8.180	7.744	7.170	6.426	5.467	41
42	8.494	7.998	7.344	6.488	5.381	42
43	8.823	8.257	7.503	6.515	5.230	43
44	9.167	8.513	7.641	6.492	4.995	44
45	9.518	8.760	7.744	6.402	4.654	45
46	9.873	8.987	7.796	6.227	4.181	46
47	10.221	9.178	7.782	5.943	3.533	47
48	10.549	9.322	7.683	5.512	2.665	48
49	10.848	9.404	7.462	4.890	1.515	49

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy-five Years, or at Death if Prior.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	1	2	3	4	5	
20	7.673	7.586	7.492	7.392	7.286	20
21	7.720	7.629	7.533	7.430	7.321	21
22	7.767	7.674	7.574	7.468	7.365	22
23	7.816	7.719	7.616	7.516	7.410	23
24	7.865	7.765	7.668	7.565	7.454	24
25	7.914	7.821	7.722	7.614	7.510	25
26	7.975	7.879	7.775	7.674	7.565	26
27	8.037	7.937	7.840	7.735	7.621	27
28	8.100	8.007	7.906	7.796	7.689	28
29	8.175	8.078	7.973	7.870	7.768	29
30	8.252	8.150	8.052	7.955	7.848	30
31	8.329	8.235	8.143	8.041	7.928	31
32	8.420	8.333	8.235	8.127	8.031	32
33	8.524	8.432	8.329	8.239	8.135	33
34	8.630	8.532	8.448	8.351	8.264	34
35	8.738	8.659	8.568	8.487	8.393	35
36	8.873	8.787	8.713	8.626	8.548	36
37	9.009	8.942	8.862	8.791	8.706	37
38	9.173	9.100	9.037	8.959	8.887	38
39	9.341	9.286	9.216	9.153	9.084	39
40	9.538	9.476	9.421	9.363	9.319	40
41	9.740	9.694	9.644	9.612	9.570	41
42	9.971	9.930	9.909	9.878	9.873	42
43	10.221	10.210	10.191	10.200	10.205	43
44	10.517	10.509	10.531	10.552	10.595	44
45	10.833	10.868	10.904	10.964	11.054	45
46	11.211	11.262	11.339	11.449	11.574	46
47	11.627	11.721	11.851	11.998	12.159	47
48	12.110	12.260	12.430	12.617	12.812	48
49	12.678	12.871	13.083	13.307	13.538	49
50	13.320	13.558	13.810	14.074	14.354	50
51	14.043	14.324	14.619	14.936	15.253	51
52	14.850	15.176	15.529	15.886	16.255	52
53	15.747	16.135	16.532	16.946	17.355	53
54	16.756	17.193	17.652	18.111	18.564	54

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy-five Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	6	7	8	9	10	
20	7.174	7.063	6.944	6.817	6.691	20
21	7.214	7.099	6.976	6.855	6.724	21
22	7.254	7.135	7.018	6.892	6.755	22
23	7.294	7.181	7.060	6.928	6.796	23
24	7.345	7.228	7.101	6.974	6.846	24
25	7.396	7.274	7.152	7.029	6.895	25
26	7.447	7.330	7.213	7.085	6.944	26
27	7.509	7.397	7.274	7.140	7.012	27
28	7.582	7.465	7.335	7.215	7.079	28
29	7.656	7.532	7.417	7.289	7.166	29
30	7.729	7.621	7.499	7.384	7.253	30
31	7.826	7.710	7.602	7.479	7.359	31
32	7.922	7.821	7.705	7.594	7.465	32
33	8.042	7.933	7.830	7.711	7.591	33
34	8.163	8.068	7.957	7.847	7.727	34
35	8.307	8.205	8.104	7.995	7.893	35
36	8.454	8.363	8.264	8.175	8.070	36
37	8.624	8.535	8.458	8.366	8.288	37
38	8.809	8.742	8.663	8.600	8.527	38
39	9.029	8.963	8.915	8.857	8.809	39
40	9.265	9.231	9.190	9.160	9.144	40
41	9.550	9.525	9.514	9.520	9.525	41
42	9.864	9.870	9.898	9.927	9.953	42
43	10.230	10.279	10.333	10.387	10.430	43
44	10.664	10.742	10.823	10.898	10.960	44
45	11.155	11.263	11.369	11.465	11.554	45
46	11.708	11.844	11.975	12.103	12.207	46
47	12.325	12.490	12.657	12.805	12.933	47
48	13.010	13.216	13.407	13.585	13.728	48
49	13.781	14.015	14.242	14.440	14.597	49
50	14.629	14.905	15.157	15.376	15.557	50
51	15.575	15.881	16.160	16.411	16.606	51
52	16.613	16.952	17.270	17.543	17.755	52
53	17.752	18.137	18.486	18.785	19.004	53
54	19.014	19.437	19.820	20.136	20.353	54

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy-five Years, or at Death if Prior.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	11	12	13	14	15	
20	6.555	6.409	6.261	6.110	5.946	20
21	6.582	6.440	6.295	6.137	5.965	21
22	6.618	6.479	6.327	6.162	6.000	22
23	6.662	6.517	6.358	6.204	6.033	23
24	6.706	6.554	6.406	6.243	6.080	24
25	6.749	6.608	6.452	6.298	6.126	25
26	6.810	6.661	6.515	6.352	6.186	26
27	6.870	6.732	6.577	6.421	6.245	27
28	6.949	6.802	6.655	6.489	6.317	28
29	7.027	6.890	6.733	6.572	6.396	29
30	7.124	6.977	6.826	6.662	6.496	30
31	7.221	7.081	6.928	6.776	6.603	31
32	7.335	7.194	7.054	6.896	6.739	32
33	7.460	7.334	7.189	7.048	6.888	33
34	7.613	7.482	7.357	7.215	7.068	34
35	7.775	7.667	7.542	7.415	7.285	35
36	7.977	7.870	7.763	7.656	7.532	36
37	8.198	8.110	8.027	7.929	7.810	37
38	8.459	8.398	8.327	8.237	8.117	38
39	8.771	8.725	8.665	8.579	8.457	39
40	9.124	9.093	9.040	8.956	8.836	40
41	9.522	9.502	9.455	9.379	9.249	41
42	9.965	9.955	9.921	9.839	9.704	42
43	10.456	10.464	10.430	10.349	10.195	43
44	11.008	11.020	10.993	10.902	10.726	44
45	11.612	11.638	11.607	11.501	11.306	45
46	12.285	12.312	12.274	12.158	11.931	46
47	13.019	13.047	13.008	12.870	12.606	47
48	13.821	13.857	13.805	13.642	13.327	48
49	14.706	14.739	14.674	14.472	14.091	49
50	15.672	15.702	15.610	15.357	14.903	50
51	16.728	16.744	16.614	16.305	15.769	51
52	17.874	17.864	17.694	17.323	16.670	52
53	19.109	19.074	18.861	18.394	17.602	53
54	20.447	20.386	20.097	19.516	18.561	54

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy-five Years, or at Death if Prior.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	16	17	18	19	20	
20	5.768	5.591	5.397	5.199	4.982	20
21	5.796	5.610	5.422	5.213	4.998	21
22	5.822	5.642	5.444	5.238	5.010	22
23	5.862	5.672	5.477	5.260	5.030	23
24	5.900	5.715	5.508	5.290	5.052	24
25	5.951	5.755	5.549	5.324	5.089	25
26	6.000	5.806	5.594	5.373	5.125	26
27	6.062	5.862	5.655	5.423	5.181	27
28	6.129	5.937	5.720	5.495	5.241	28
29	6.217	6.015	5.808	5.573	5.319	29
30	6.309	6.119	5.904	5.671	5.417	30
31	6.429	6.233	6.020	5.794	5.530	31
32	6.561	6.372	6.168	5.934	5.656	32
33	6.720	6.542	6.335	6.090	5.793	33
34	6.914	6.735	6.552	6.262	5.940	34
35	7.134	6.952	6.728	6.447	6.101	35
36	7.381	7.192	6.953	6.653	6.267	36
37	7.655	7.455	7.202	6.869	6.444	37
38	7.957	7.748	7.468	7.102	6.622	38
39	8.293	8.063	7.757	7.345	6.801	39
40	8.657	8.408	8.063	7.595	6.980	40
41	9.057	8.777	8.385	7.857	7.154	41
42	9.487	9.169	8.728	8.124	7.317	42
43	9.949	9.592	9.086	8.393	7.461	43
44	10.451	10.040	9.459	8.657	7.574	44
45	10.989	10.516	9.840	8.906	7.651	45
46	11.564	11.012	10.223	9.138	7.681	46
47	12.174	11.525	10.605	9.345	7.639	47
48	12.814	12.054	10.985	9.505	7.506	48
49	13.487	12.601	11.340	9.602	7.255	49
50	14.195	13.145	11.658	9.615	6.842	50
51	14.921	13.676	11.924	9.502	6.222	51
52	15.657	14.183	12.096	9.226	5.326	52
53	16.394	14.627	12.145	8.719	4.065	53
54	17.097	14.983	12.005	7.897	2.335	54

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Eighty Years, or at Death if Prior.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	1	2	3	4	5	
20	7.677	7.593	7.503	7.408	7.306	20
21	7.724	7.637	7.545	7.446	7.342	21
22	7.771	7.682	7.587	7.485	7.386	22
23	7.820	7.727	7.629	7.534	7.432	23
24	7.869	7.774	7.682	7.584	7.477	24
25	7.919	7.830	7.736	7.633	7.534	25
26	7.980	7.889	7.789	7.695	7.592	26
27	8.042	7.947	7.856	7.757	7.649	27
28	8.105	8.018	7.923	7.819	7.718	28
29	8.181	8.089	7.990	7.893	7.798	29
30	8.258	8.162	8.070	7.979	7.880	30
31	8.335	8.247	8.162	8.067	7.961	31
32	8.426	8.346	8.255	8.155	8.067	32
33	8.531	8.445	8.350	8.268	8.173	33
34	8.637	8.547	8.470	8.381	8.304	34
35	8.745	8.674	8.591	8.520	8.436	35
36	8.880	8.803	8.738	8.661	8.593	36
37	9.017	8.959	8.888	8.828	8.754	37
38	9.182	9.118	9.065	8.999	8.939	38
39	9.350	9.305	9.246	9.195	9.139	39
40	9.548	9.497	9.454	9.408	9.378	40
41	9.750	9.716	9.679	9.661	9.634	41
42	9.982	9.954	9.946	9.931	9.942	42
43	10.233	10.236	10.232	10.256	10.281	43
44	10.530	10.537	10.575	10.614	10.677	44
45	10.847	10.898	10.952	11.031	11.144	45
46	11.227	11.295	11.391	11.523	11.674	46
47	11.644	11.756	11.908	12.081	12.270	47
48	12.129	12.300	12.494	12.708	12.936	48
49	12.699	12.914	13.154	13.409	13.677	49
50	13.343	13.606	13.889	14.188	14.510	50
51	14.068	14.378	14.708	15.065	15.430	51
52	14.878	15.237	15.629	16.033	16.456	52
53	15.778	16.204	16.646	17.113	17.586	53
54	16.792	17.271	17.782	18.303	18.829	54
55	17.912	18.464	19.032	19.612	20.210	55
56	19.164	19.779	20.410	21.068	21.732	56
57	20.545	21.227	21.943	22.672	23.413	57
58	22.068	22.840	23.633	24.445	25.258	58
59	23.764	24.619	25.502	26.394	27.276	59

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Eighty Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	6	7	8	9	10	
20	7.198	7.092	6.979	6.857	6.736	20
21	7.239	7.130	7.012	6.896	6.771	21
22	7.281	7.167	7.053	6.935	6.805	22
23	7.322	7.215	7.099	6.974	6.848	23
24	7.375	7.263	7.142	7.022	6.901	24
25	7.427	7.311	7.195	7.080	6.954	25
26	7.479	7.369	7.259	7.138	7.006	26
27	7.543	7.438	7.323	7.196	7.077	27
28	7.618	7.508	7.386	7.274	7.148	28
29	7.693	7.577	7.471	7.352	7.239	29
30	7.769	7.669	7.556	7.450	7.330	30
31	7.868	7.761	7.662	7.549	7.441	31
32	7.966	7.875	7.769	7.669	7.553	32
33	8.089	7.990	7.899	7.791	7.684	33
34	8.213	8.129	8.030	7.932	7.827	34
35	8.360	8.269	8.182	8.086	8.000	35
36	8.511	8.432	8.347	8.273	8.185	36
37	8.684	8.609	8.547	8.471	8.412	37
38	8.873	8.822	8.759	8.714	8.661	38
39	9.099	9.048	9.018	8.981	8.955	39
40	9.340	9.324	9.303	9.295	9.305	40
41	9.632	9.626	9.636	9.668	9.702	41
42	9.952	9.980	10.032	10.090	10.149	42
43	10.327	10.400	10.481	10.567	10.648	43
44	10.770	10.875	10.987	11.099	11.202	44
45	11.272	11.411	11.552	11.689	11.826	45
46	11.838	12.009	12.180	12.355	12.513	46
47	12.470	12.673	12.886	13.088	13.280	47
48	13.172	13.422	13.666	13.906	14.121	48
49	13.963	14.248	14.535	14.805	15.046	49
50	14.835	15.169	15.491	15.792	16.071	50
51	15.809	16.182	16.542	16.888	17.198	51
52	16.880	17.297	17.708	18.094	18.440	52
53	18.058	18.534	18.992	19.422	19.800	53
54	19.367	19.895	20.407	20.878	21.283	54
55	20.808	21.398	21.959	22.466	22.908	55
56	22.399	23.046	23.653	24.209	24.701	56
57	24.144	24.846	25.512	26.132	26.653	57
58	26.052	26.823	27.565	28.227	28.782	58
59	28.149	29.007	29.803	30.513	31.111	59

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Eighty Years, or at Death if Prior.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	11	12	13	14	15	
20	6.607	6.467	6.326	6.182	6.026	20
21	6.636	6.500	6.363	6.213	6.049	21
22	6.675	6.543	6.399	6.242	6.089	22
23	6.722	6.584	6.434	6.288	6.127	23
24	6.769	6.625	6.486	6.332	6.180	24
25	6.815	6.683	6.537	6.393	6.232	25
26	6.880	6.741	6.605	6.452	6.298	26
27	6.944	6.816	6.672	6.528	6.364	27
28	7.027	6.891	6.756	6.603	6.444	28
29	7.110	6.984	6.840	6.693	6.532	29
30	7.212	7.078	6.941	6.791	6.642	30
31	7.315	7.188	7.050	6.914	6.759	31
32	7.436	7.309	7.185	7.045	6.908	32
33	7.567	7.457	7.329	7.209	7.071	33
34	7.728	7.614	7.509	7.389	7.267	34
35	7.899	7.810	7.707	7.605	7.503	35
36	8.111	8.025	7.942	7.863	7.771	36
37	8.343	8.279	8.223	8.157	8.074	37
38	8.617	8.583	8.543	8.489	8.411	38
39	8.944	8.929	8.904	8.858	8.783	39
40	9.315	9.318	9.305	9.267	9.201	40
41	9.733	9.752	9.750	9.726	9.658	41
42	10.199	10.234	10.251	10.230	10.165	42
43	10.717	10.775	10.800	10.789	10.722	43
44	11.300	11.371	11.412	11.400	11.319	44
45	11.941	12.034	12.081	12.067	11.982	45
46	12.656	12.761	12.813	12.805	12.706	46
47	13.440	13.557	13.624	13.611	13.498	47
48	14.301	14.440	14.512	14.496	14.358	48
49	15.256	15.409	15.488	15.460	15.287	49
50	16.304	16.475	16.554	16.505	16.298	50
51	17.459	17.640	17.711	17.644	17.404	51
52	18.722	18.908	18.976	18.896	18.597	52
53	20.098	20.296	20.368	20.249	19.885	53
54	21.605	21.824	21.877	21.717	21.282	54
55	23.267	23.484	23.517	23.313	22.770	55
56	25.074	25.291	25.305	25.023	24.366	56
57	27.043	27.264	27.227	26.865	26.039	57
58	29.197	29.390	29.303	28.808	27.750	58
59	31.519	31.690	31.503	30.813	29.461	59

TWENTY-PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Eighty Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	16	17	18	19	20	
20	5.856	5.688	5.504	5.317	5.111	20
21	5.889	5.713	5.535	5.338	5.135	21
22	5.920	5.751	5.564	5.371	5.156	22
23	5.966	5.788	5.605	5.401	5.185	23
24	6.010	5.837	5.644	5.440	5.218	24
25	6.068	5.885	5.693	5.484	5.267	25
26	6.125	5.945	5.748	5.545	5.316	26
27	6.195	6.011	5.821	5.608	5.387	27
28	6.272	6.096	5.898	5.694	5.464	28
29	6.370	6.186	6.000	5.789	5.561	29
30	6.473	6.304	6.112	5.906	5.683	30
31	6.606	6.433	6.248	6.050	5.821	31
32	6.753	6.589	6.416	6.215	5.977	32
33	6.929	6.780	6.607	6.401	6.149	33
34	7.142	6.996	6.822	6.606	6.335	34
35	7.384	7.241	7.060	6.830	6.542	35
36	7.658	7.513	7.322	7.080	6.762	36
37	7.962	7.811	7.614	7.348	7.000	37
38	8.298	8.145	7.930	7.641	7.250	38
39	8.674	8.509	8.277	7.953	7.513	39
40	9.084	8.910	8.651	8.285	7.791	40
41	9.539	9.343	9.051	8.643	8.080	41
42	10.032	9.812	9.487	9.022	8.380	42
43	10.568	10.325	9.954	9.424	8.685	43
44	11.156	10.879	10.457	9.845	8.990	44
45	11.796	11.479	10.991	10.281	9.296	45
46	12.493	12.124	11.555	10.736	9.602	46
47	13.246	12.813	12.155	11.212	9.893	47
48	14.057	13.554	12.797	11.697	10.163	48
49	14.935	14.356	13.469	12.189	10.406	49
50	15.892	15.209	14.172	12.684	10.598	50
51	16.918	16.116	14.910	13.164	10.727	51
52	18.019	17.083	15.662	13.622	10.757	52
53	19.206	18.094	16.430	14.025	10.647	53
54	20.462	19.154	17.182	14.333	10.349	54
55	21.797	20.233	17.880	14.504	9.813	55
56	23.183	21.293	18.484	14.494	8.977	56
57	24.580	22.296	18.955	14.252	7.747	57
58	25.951	23.208	19.251	13.699	5.996	58
59	27.264	23.990	19.304	12.730	3.519	59

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Ten Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	1	2	3	4	5	
20	7.148	6.509	5.836	5.126	4.379	20
21	7.195	6.552	5.874	5.161	4.408	21
22	7.242	6.595	5.914	5.195	4.445	22
23	7.289	6.639	5.953	5.238	4.482	23
24	7.338	6.684	6.002	5.281	4.519	24
25	7.387	6.738	6.052	5.325	4.564	25
26	7.447	6.794	6.102	5.378	4.609	26
27	7.508	6.850	6.163	5.431	4.655	27
28	7.571	6.918	6.223	5.486	4.709	28
29	7.645	6.986	6.285	5.549	4.770	29
30	7.720	7.055	6.357	5.621	4.833	30
31	7.796	7.136	6.440	5.694	4.897	31
32	7.885	7.228	6.524	5.770	4.976	32
33	7.987	7.322	6.610	5.862	5.057	33
34	8.091	7.418	6.716	5.957	5.153	34
35	8.197	7.537	6.824	6.071	5.252	35
36	8.328	7.658	6.954	6.187	5.368	36
37	8.461	7.803	7.086	6.323	5.486	37
38	8.621	7.952	7.241	6.462	5.622	38
39	8.785	8.125	7.400	6.622	5.769	39
40	8.976	8.303	7.583	6.794	5.943	40
41	9.172	8.507	7.780	6.998	6.129	41
42	9.397	8.728	8.012	7.216	6.350	42
43	9.639	8.987	8.261	7.476	6.595	43
44	9.926	9.266	8.558	7.763	6.878	44
45	10.233	9.598	8.885	8.095	7.211	45
46	10.599	9.964	9.265	8.485	7.588	46
47	11.002	10.389	9.710	8.928	8.013	47
48	11.470	10.887	10.215	9.426	8.489	48
49	12.018	11.451	10.783	9.985	9.020	49
50	12.639	12.086	11.420	10.607	9.620	50
51	13.338	12.797	12.128	11.309	10.285	51
52	14.119	13.588	12.927	12.087	11.032	52
53	14.988	14.479	13.813	12.960	11.858	53
54	15.967	15.466	14.804	13.925	12.774	54
55	17.051	16.571	15.901	14.994	13.799	55
56	18.263	17.791	17.114	16.189	14.938	56
57	19.600	19.140	18.469	17.516	16.207	57
58	21.079	20.647	19.972	18.992	17.614	58
59	22.728	22.315	21.642	20.627	19.171	59
60	24.553	24.168	23.490	22.433	20.903	60
61	26.577	26.215	25.529	24.439	22.841	61
62	28.811	28.470	27.788	26.679	24.987	62
63	31.270	30.967	30.310	29.157	27.371	63
64	33.990	33.749	33.093	31.904	30.032	64
65	37.016	36.816	36.174	34.964	32.974	65

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Ten Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.				Age at Issue.
	6	7	8	9	
20	3.591	2.766	1.894	.973	20
21	3.621	2.789	1.910	.983	21
22	3.651	2.812	1.929	.992	22
23	3.682	2.840	1.948	1.002	23
24	3.718	2.869	1.968	1.014	24
25	3.755	2.898	1.991	1.027	25
26	3.793	2.931	2.017	1.041	26
27	3.837	2.970	2.044	1.055	27
28	3.887	3.009	2.071	1.072	28
29	3.938	3.049	2.105	1.090	29
30	3.991	3.098	2.139	1.111	30
31	4.055	3.149	2.180	1.133	31
32	4.121	3.209	2.223	1.158	32
33	4.200	3.271	2.272	1.184	33
34	4.281	3.344	2.322	1.213	34
35	4.375	3.418	2.381	1.246	35
36	4.472	3.503	2.444	1.283	36
37	4.583	3.596	2.518	1.324	37
38	4.704	3.704	2.597	1.373	38
39	4.846	3.821	2.692	1.426	39
40	4.998	3.960	2.797	1.488	40
41	5.179	4.114	2.918	1.561	41
42	5.379	4.292	3.061	1.644	42
43	5.611	4.501	3.223	1.738	43
44	5.883	4.738	3.405	1.842	44
45	6.192	5.005	3.610	1.960	45
46	6.540	5.304	3.838	2.092	46
47	6.930	5.639	4.097	2.239	47
48	7.365	6.017	4.384	2.406	48
49	7.857	6.437	4.707	2.590	49
50	8.403	6.909	5.066	2.795	50
51	9.016	7.433	5.465	3.025	51
52	9.696	8.014	5.912	3.282	52
53	10.449	8.667	6.411	3.570	53
54	11.294	9.393	6.969	3.891	54
55	12.233	10.203	7.590	4.248	55
56	13.280	11.105	8.281	4.649	56
57	14.444	12.106	9.053	5.100	57
58	15.732	13.222	9.921	5.603	58
59	17.168	14.475	10.888	6.167	59
60	18.778	15.870	11.970	6.803	60
61	20.564	17.426	13.186	7.513	61
62	22.553	19.169	14.539	8.311	62
63	24.776	21.105	16.056	9.199	63
64	27.240	23.271	17.741	10.178	64
65	29.989	25.668	19.593	11.255	65

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Fifteen Years, or at Death if Prior.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	1	2	3	4	5	
20	7.408	7.043	6.657	6.249	5.819	20
21	7.456	7.089	6.701	6.291	5.859	21
22	7.505	7.135	6.745	6.333	5.907	22
23	7.555	7.183	6.790	6.385	5.955	23
24	7.605	7.231	6.846	6.438	6.005	24
25	7.655	7.290	6.902	6.491	6.064	25
26	7.718	7.350	6.960	6.555	6.124	26
27	7.781	7.411	7.028	6.620	6.185	27
28	7.845	7.483	7.097	6.685	6.256	28
29	7.922	7.557	7.167	6.762	6.337	29
30	8.000	7.632	7.249	6.849	6.420	30
31	8.079	7.719	7.343	6.939	6.504	31
32	8.171	7.818	7.438	7.030	6.609	32
33	8.276	7.920	7.536	7.142	6.715	33
34	8.384	8.023	7.656	7.257	6.842	34
35	8.493	8.151	7.779	7.394	6.973	35
36	8.628	8.282	7.926	7.535	7.125	36
37	8.767	8.438	8.076	7.699	7.281	37
38	8.932	8.598	8.252	7.867	7.459	38
39	9.101	8.785	8.432	8.060	7.653	39
40	9.299	8.976	8.638	8.268	7.880	40
41	9.501	9.195	8.861	8.513	8.124	41
42	9.733	9.432	9.123	8.776	8.414	42
43	9.984	9.712	9.404	9.089	8.734	43
44	10.280	10.011	9.740	9.434	9.105	44
45	10.596	10.368	10.109	9.834	9.540	45
46	10.975	10.761	10.537	10.303	10.033	46
47	11.390	11.216	11.040	10.835	10.588	47
48	11.873	11.751	11.609	11.434	11.209	48
49	12.439	12.357	12.249	12.103	11.901	49
50	13.080	13.038	12.965	12.849	12.681	50
51	13.800	13.799	13.763	13.688	13.544	51
52	14.605	14.646	14.660	14.618	14.511	52
53	15.502	15.599	15.653	15.658	15.579	53
54	16.510	16.655	16.764	16.806	16.759	54
55	17.626	17.834	17.991	18.075	18.077	55
56	18.873	19.136	19.345	19.491	19.536	56
57	20.249	20.573	20.855	21.057	21.155	57
58	21.768	22.176	22.525	22.795	22.944	58
59	23.462	23.948	24.377	24.713	24.914	59
60	25.334	25.912	26.421	26.823	27.094	60

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Fifteen Years, or at Death if Prior.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	6	7	8	9	10	
20	5.366	4.895	4.396	3.869	3.315	20
21	5.410	4.935	4.433	3.907	3.348	21
22	5.455	4.977	4.477	3.946	3.382	22
23	5.501	5.026	4.521	3.988	3.421	23
24	5.555	5.076	4.567	4.032	3.466	24
25	5.610	5.127	4.620	4.085	3.512	25
26	5.666	5.186	4.680	4.138	3.559	26
27	5.731	5.253	4.741	4.193	3.617	27
28	5.806	5.322	4.804	4.261	3.676	28
29	5.881	5.392	4.882	4.330	3.746	29
30	5.959	5.479	4.961	4.413	3.818	30
31	6.054	5.568	5.056	4.498	3.903	31
32	6.152	5.674	5.153	4.597	3.989	32
33	6.269	5.782	5.266	4.699	4.088	33
34	6.389	5.909	5.382	4.816	4.196	34
35	6.529	6.039	5.515	4.942	4.322	35
36	6.672	6.188	5.659	5.090	4.458	36
37	6.836	6.349	5.829	5.249	4.620	37
38	7.013	6.539	6.010	5.439	4.798	38
39	7.222	6.742	6.227	5.648	5.005	39
40	7.446	6.985	6.466	5.891	5.247	40
41	7.713	7.251	6.742	6.175	5.522	41
42	8.007	7.560	7.067	6.497	5.831	42
43	8.347	7.923	7.434	6.860	6.178	43
44	8.747	8.335	7.848	7.267	6.565	44
45	9.200	8.798	8.312	7.721	7.002	45
46	9.710	9.316	8.830	8.233	7.488	46
47	10.281	9.894	9.413	8.801	8.033	47
48	10.917	10.546	10.061	9.439	8.637	48
49	11.634	11.269	10.787	10.146	9.308	49
50	12.429	12.079	11.591	10.930	10.059	50
51	13.319	12.976	12.482	11.807	10.895	51
52	14.304	13.967	13.478	12.782	11.827	52
53	15.392	15.076	14.584	13.868	12.862	53
54	16.607	16.306	15.814	15.072	14.009	54
55	17.955	17.673	17.178	16.405	15.286	55
56	19.451	19.186	18.684	17.886	16.717	56
57	21.105	20.855	20.356	19.543	18.304	57
58	22.928	22.706	22.224	21.379	20.070	58
59	24.948	24.772	24.290	23.417	22.043	59
60	27.200	27.052	26.581	25.691	24.229	60

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Fifteen Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.				Age at Issue.
	11	12	13	14	
20	2.728	2.105	1.446	.746	20
21	2.756	2.129	1.465	.756	21
22	2.788	2.158	1.485	.767	22
23	2.824	2.186	1.505	.779	23
24	2.862	2.216	1.529	.792	24
25	2.900	2.252	1.554	.807	25
26	2.947	2.288	1.585	.823	26
27	2.995	2.333	1.615	.842	27
28	3.053	2.378	1.651	.860	28
29	3.112	2.431	1.688	.882	29
30	3.181	2.485	1.731	.905	30
31	3.251	2.547	1.776	.933	31
32	3.333	2.614	1.831	.963	32
33	3.420	2.694	1.889	.998	33
34	3.524	2.779	1.958	1.037	34
35	3.635	2.880	2.034	1.083	35
36	3.767	2.992	2.123	1.136	36
37	3.913	3.122	2.227	1.196	37
38	4.082	3.274	2.345	1.264	38
39	4.281	3.447	2.478	1.341	39
40	4.506	3.642	2.627	1.426	40
41	4.759	3.860	2.793	1.523	41
42	5.043	4.104	2.982	1.630	42
43	5.360	4.379	3.190	1.750	43
44	5.719	4.685	3.426	1.885	44
45	6.117	5.029	3.687	2.034	45
46	6.564	5.411	3.978	2.202	46
47	7.060	5.836	4.305	2.390	47
48	7.611	6.312	4.670	2.600	48
49	8.229	6.844	5.078	2.836	49
50	8.917	7.438	5.533	3.097	50
51	9.686	8.099	6.039	3.390	51
52	10.540	8.834	6.606	3.721	52
53	11.488	9.655	7.244	4.091	53
54	12.545	10.577	7.956	4.506	54
55	13.732	11.605	8.754	4.975	55
56	15.051	12.754	9.650	5.499	56
57	16.520	14.042	10.651	6.088	57
58	18.166	15.475	11.773	6.745	58
59	19.994	17.080	13.021	7.470	59
60	22.036	18.861	14.396	8.269	60

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Twenty Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	1	2	3	4	5	
20	7.535	7.304	7.059	6.799	6.525	20
21	7.585	7.352	7.105	6.845	6.569	21
22	7.634	7.400	7.152	6.890	6.623	22
23	7.684	7.449	7.200	6.946	6.677	23
24	7.735	7.499	7.259	7.003	6.732	24
25	7.787	7.560	7.318	7.061	6.798	25
26	7.850	7.622	7.379	7.130	6.865	26
27	7.914	7.685	7.450	7.200	6.933	27
28	7.980	7.759	7.524	7.271	7.012	28
29	8.057	7.835	7.598	7.354	7.102	29
30	8.136	7.913	7.684	7.449	7.194	30
31	8.217	8.003	7.783	7.545	7.287	31
32	8.310	8.105	7.883	7.643	7.403	32
33	8.417	8.210	7.986	7.764	7.521	33
34	8.526	8.317	8.112	7.888	7.662	34
35	8.637	8.449	8.242	8.035	7.806	35
36	8.774	8.584	8.396	8.187	7.974	36
37	8.914	8.744	8.554	8.363	8.147	37
38	9.082	8.909	8.738	8.543	8.344	38
39	9.253	9.101	8.927	8.750	8.557	39
40	9.453	9.298	9.143	8.973	8.807	40
41	9.658	9.524	9.377	9.236	9.075	41
42	9.893	9.767	9.652	9.518	9.395	42
43	10.147	10.054	9.946	9.853	9.747	43
44	10.446	10.362	10.297	10.222	10.154	44
45	10.767	10.729	10.683	10.649	10.632	45
46	11.150	11.132	11.131	11.151	11.174	46
47	11.571	11.600	11.656	11.720	11.782	47
48	12.059	12.149	12.251	12.358	12.462	48
49	12.631	12.770	12.920	13.072	13.218	49
50	13.280	13.469	13.666	13.865	14.068	50
51	14.008	14.249	14.496	14.757	15.008	51
52	14.822	15.116	15.430	15.742	16.057	52
53	15.727	16.092	16.462	16.843	17.213	53
54	16.745	17.170	17.614	18.056	18.487	54
55	17.871	18.374	18.883	19.392	19.905	55

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Twenty Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	6	7	8	9	10	
20	6.236	5.938	5.622	5.287	4.939	20
21	6.287	5.987	5.669	5.339	4.988	21
22	6.338	6.037	5.724	5.392	5.038	22
23	6.391	6.096	5.781	5.446	5.096	23
24	6.453	6.156	5.839	5.508	5.162	24
25	6.517	6.217	5.905	5.580	5.230	25
26	6.581	6.288	5.982	5.652	5.299	26
27	6.656	6.369	6.059	5.727	5.383	27
28	6.742	6.452	6.139	5.818	5.470	28
29	6.829	6.536	6.237	5.912	5.574	29
30	6.918	6.640	6.337	6.023	5.680	30
31	7.028	6.746	6.456	6.137	5.803	31
32	7.141	6.873	6.578	6.271	5.930	32
33	7.275	7.003	6.721	6.407	6.076	33
34	7.412	7.154	6.867	6.564	6.232	34
35	7.572	7.309	7.034	6.732	6.417	35
36	7.735	7.487	7.214	6.931	6.614	36
37	7.923	7.678	7.427	7.144	6.849	37
38	8.125	7.904	7.654	7.397	7.108	38
39	8.364	8.145	7.924	7.676	7.407	39
40	8.618	8.432	8.222	7.998	7.759	40
41	8.922	8.748	8.567	8.377	8.157	41
42	9.256	9.114	8.971	8.805	8.604	42
43	9.643	9.544	9.429	9.286	9.104	43
44	10.097	10.030	9.943	9.825	9.661	44
45	10.611	10.577	10.518	10.424	10.287	45
46	11.189	11.188	11.158	11.098	10.981	46
47	11.835	11.867	11.879	11.845	11.758	47
48	12.553	12.632	12.676	12.680	12.616	48
49	13.361	13.478	13.567	13.601	13.563	49
50	14.254	14.423	14.550	14.618	14.619	50
51	15.252	15.465	15.633	15.751	15.788	51
52	16.351	16.613	16.840	17.003	17.083	52
53	17.562	17.891	18.173	18.391	18.511	53
54	18.911	19.303	19.649	19.919	20.082	54
55	20.399	20.865	21.274	21.598	21.817	55

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Twenty Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	11	12	13	14	15	
20	4.569	4.176	3.763	3.327	2.861	20
21	4.615	4.224	3.812	3.371	2.899	21
22	4.668	4.279	3.862	3.416	2.946	22
23	4.729	4.335	3.913	3.471	2.994	23
24	4.791	4.393	3.977	3.528	3.051	24
25	4.854	4.463	4.041	3.595	3.110	25
26	4.932	4.536	4.118	3.664	3.179	26
27	5.012	4.622	4.197	3.745	3.250	27
28	5.107	4.710	4.290	3.828	3.331	28
29	5.204	4.814	4.384	3.923	3.418	29
30	5.318	4.919	4.493	4.025	3.521	30
31	5.434	5.041	4.610	4.146	3.631	31
32	5.568	5.172	4.748	4.276	3.763	32
33	5.712	5.326	4.895	4.430	3.908	33
34	5.882	5.491	5.071	4.600	4.076	34
35	6.063	5.687	5.265	4.797	4.273	35
36	6.280	5.904	5.489	5.028	4.496	36
37	6.518	6.154	5.752	5.289	4.747	37
38	6.793	6.448	6.050	5.583	5.028	38
39	7.117	6.781	6.385	5.913	5.342	39
40	7.483	7.155	6.761	6.280	5.695	40
41	7.894	7.574	7.178	6.693	6.087	41
42	8.354	8.040	7.649	7.152	6.527	42
43	8.867	8.565	8.171	7.667	7.015	43
44	9.444	9.148	8.756	8.236	7.555	44
45	10.083	9.800	9.404	8.867	8.161	45
46	10.799	10.520	10.120	9.573	8.833	46
47	11.590	11.318	10.921	10.357	9.583	47
48	12.464	12.208	11.810	11.230	10.415	48
49	13.440	13.196	12.798	12.197	11.337	49
50	14.520	14.293	13.892	13.267	12.362	50
51	15.719	15.505	15.099	14.454	13.509	51
52	17.042	16.840	16.437	15.781	14.780	52
53	18.498	18.319	17.930	17.248	16.192	53
54	20.109	19.967	19.578	18.875	17.768	54
55	21.901	21.783	21.403	20.687	19.510	55

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Twenty Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.				Age at Issue.
	16	17	18	19	
20	2.362	1.834	1.266	.658	20
21	2.400	1.864	1.291	.670	21
22	2.440	1.900	1.316	.685	22
23	2.487	1.937	1.345	.701	23
24	2.535	1.980	1.375	.718	24
25	2.591	2.024	1.410	.738	25
26	2.649	2.075	1.447	.760	26
27	2.715	2.130	1.491	.784	27
28	2.786	2.194	1.538	.813	28
29	2.871	2.264	1.595	.845	29
30	2.961	2.346	1.657	.882	30
31	3.069	2.437	1.729	.925	31
32	3.187	2.543	1.814	.974	32
33	3.325	2.667	1.910	1.030	33
34	3.486	2.807	2.018	1.092	34
35	3.669	2.966	2.139	1.161	35
36	3.875	3.143	2.274	1.240	36
37	4.105	3.341	2.427	1.327	37
38	4.363	3.564	2.597	1.425	38
39	4.653	3.812	2.787	1.534	39
40	4.975	4.091	2.999	1.655	40
41	5.336	4.399	3.234	1.790	41
42	5.737	4.742	3.499	1.942	42
43	6.182	5.127	3.793	2.112	43
44	6.680	5.555	4.122	2.302	44
45	7.234	6.034	4.489	2.512	45
46	7.853	6.567	4.897	2.749	46
47	8.540	7.158	5.352	3.015	47
48	9.303	7.818	5.866	3.313	48
49	10.152	8.560	6.438	3.647	49
50	11.105	9.385	7.079	4.023	50
51	12.163	10.306	7.798	4.443	51
52	13.340	11.339	8.600	4.916	52
53	14.657	12.485	9.499	5.442	53
54	16.116	13.767	10.496	6.022	54
55	17.744	15.187	11.592	6.659	55

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Twenty-five Years, or at Death if Prior.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	1	2	3	4	5	
20	7.610	7.456	7.293	7.120	6.937	20
21	7.659	7.505	7.341	7.167	6.983	21
22	7.709	7.554	7.389	7.215	7.039	22
23	7.760	7.604	7.439	7.273	7.097	23
24	7.811	7.654	7.499	7.332	7.155	24
25	7.863	7.716	7.560	7.392	7.224	25
26	7.927	7.779	7.622	7.464	7.294	26
27	7.992	7.843	7.695	7.537	7.366	27
28	8.057	7.919	7.770	7.610	7.449	28
29	8.136	7.996	7.847	7.696	7.543	29
30	8.215	8.075	7.935	7.794	7.640	30
31	8.296	8.166	8.036	7.893	7.738	31
32	8.390	8.270	8.139	7.995	7.859	32
33	8.497	8.376	8.243	8.120	7.982	33
34	8.607	8.484	8.373	8.248	8.130	34
35	8.718	8.618	8.505	8.400	8.280	35
36	8.856	8.754	8.662	8.556	8.456	36
37	8.997	8.917	8.823	8.737	8.635	37
38	9.166	9.084	9.011	8.923	8.840	38
39	9.338	9.278	9.203	9.136	9.062	39
40	9.539	9.477	9.424	9.365	9.322	40
41	9.744	9.705	9.661	9.635	9.600	41
42	9.981	9.951	9.941	9.924	9.933	42
43	10.236	10.241	10.240	10.268	10.297	43
44	10.536	10.551	10.597	10.646	10.719	44
45	10.858	10.921	10.989	11.084	11.215	45
46	11.242	11.328	11.444	11.599	11.775	46
47	11.664	11.800	11.977	12.180	12.404	47
48	12.154	12.353	12.581	12.833	13.105	48
49	12.729	12.980	13.259	13.561	13.884	49
50	13.379	13.683	14.015	14.370	14.758	50

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Twenty-five Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	6	7	8	9	10	
20	6.743	6.546	6.337	6.114	5.886	20
21	6.797	6.599	6.389	6.174	5.944	21
22	6.853	6.654	6.451	6.234	6.003	22
23	6.909	6.718	6.514	6.296	6.071	23
24	6.976	6.784	6.578	6.367	6.148	24
25	7.044	6.850	6.652	6.448	6.227	25
26	7.113	6.927	6.737	6.531	6.308	26
27	7.192	7.015	6.823	6.615	6.407	27
28	7.284	7.105	6.911	6.719	6.509	28
29	7.377	7.196	7.019	6.825	6.630	29
30	7.472	7.309	7.130	6.952	6.753	30
31	7.589	7.424	7.262	7.081	6.897	31
32	7.708	7.561	7.396	7.231	7.044	32
33	7.850	7.701	7.553	7.385	7.213	33
34	7.995	7.864	7.714	7.561	7.394	34
35	8.165	8.031	7.897	7.751	7.607	35
36	8.338	8.222	8.095	7.974	7.835	36
37	8.536	8.427	8.328	8.212	8.107	37
38	8.749	8.670	8.576	8.496	8.404	38
39	9.001	8.928	8.872	8.807	8.749	39
40	9.269	9.236	9.197	9.168	9.153	40
41	9.589	9.574	9.573	9.591	9.610	41
42	9.940	9.965	10.014	10.068	10.122	42
43	10.347	10.424	10.512	10.604	10.693	43
44	10.824	10.943	11.071	11.201	11.327	44
45	11.364	11.525	11.694	11.864	12.038	45
46	11.969	12.174	12.386	12.609	12.823	46
47	12.644	12.895	13.163	13.429	13.698	47
48	13.393	13.704	14.019	14.344	14.659	48
49	14.235	14.595	14.973	15.348	15.715	49
50	15.162	15.589	16.021	16.452	16.887	50

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Twenty-five Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	11	12	13	14	15	
20	5.643	5.383	5.113	4.831	4.528	20
21	5.699	5.444	5.179	4.894	4.588	21
22	5.763	5.515	5.247	4.958	4.661	22
23	5.837	5.586	5.315	5.037	4.736	23
24	5.913	5.658	5.399	5.118	4.826	24
25	5.989	5.748	5.486	5.214	4.917	25
26	6.084	5.840	5.589	5.313	5.024	26
27	6.180	5.949	5.694	5.427	5.133	27
28	6.296	6.060	5.816	5.545	5.258	28
29	6.413	6.190	5.942	5.679	5.392	29
30	6.550	6.323	6.085	5.824	5.551	30
31	6.690	6.475	6.240	5.995	5.721	31
32	6.851	6.639	6.422	6.177	5.922	32
33	7.024	6.832	6.616	6.394	6.144	33
34	7.227	7.038	6.847	6.632	6.401	34
35	7.444	7.283	7.101	6.908	6.702	35
36	7.703	7.553	7.396	7.232	7.042	36
37	7.986	7.864	7.740	7.597	7.424	37
38	8.315	8.229	8.130	8.007	7.850	38
39	8.700	8.642	8.567	8.465	8.324	39
40	9.135	9.105	9.055	8.973	8.856	40
41	9.623	9.622	9.596	9.545	9.444	41
42	10.167	10.195	10.205	10.176	10.101	42
43	10.771	10.839	10.876	10.880	10.825	43
44	11.449	11.550	11.626	11.655	11.622	44
45	12.198	12.342	12.450	12.508	12.510	45
46	13.032	13.214	13.357	13.458	13.489	46
47	13.949	14.172	14.365	14.505	14.573	47
48	14.956	15.236	15.476	15.662	15.764	48
49	16.075	16.409	16.703	16.933	17.070	49
50	17.307	17.701	18.049	18.324	18.509	50

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Twenty-five Years, or at Death if Prior.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	16	17	18	19	20	
20	4.203	3.865	3.499	3.113	2.693	20
21	4.271	3.927	3.566	3.173	2.753	21
22	4.339	4.002	3.634	3.243	2.814	22
23	4.422	4.078	3.714	3.314	2.884	23
24	4.506	4.167	3.796	3.396	2.959	24
25	4.604	4.259	3.889	3.485	3.048	25
26	4.704	4.363	3.990	3.589	3.143	26
27	4.819	4.476	4.109	3.701	3.257	27
28	4.943	4.609	4.236	3.834	3.382	28
29	5.089	4.751	4.388	3.980	3.527	29
30	5.245	4.920	4.555	4.150	3.696	30
31	5.431	5.106	4.748	4.348	3.888	31
32	5.636	5.322	4.974	4.573	4.105	32
33	5.872	5.574	5.230	4.826	4.346	33
34	6.149	5.859	5.518	5.109	4.616	34
35	6.463	6.180	5.839	5.424	4.919	35
36	6.815	6.539	6.197	5.778	5.255	36
37	7.208	6.937	6.600	6.171	5.632	37
38	7.645	7.386	7.046	6.611	6.049	38
39	8.137	7.882	7.545	7.096	6.510	39
40	8.680	8.436	8.095	7.633	7.025	40
41	9.288	9.048	8.703	8.233	7.597	41
42	9.957	9.723	9.382	8.898	8.233	42
43	10.695	10.476	10.133	9.636	8.937	43
44	11.517	11.308	10.967	10.452	9.715	44
45	12.425	12.230	11.887	11.352	10.578	45
46	13.431	13.248	12.901	12.350	11.542	46
47	14.538	14.366	14.022	13.462	12.608	47
48	15.753	15.601	15.270	14.689	13.789	48
49	17.094	16.972	16.643	16.045	15.104	49
50	18.581	18.480	18.158	17.551	16.552	50

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Twenty-five Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.				Age at Issue.
	21	22	23	24	
20	2.244	1.753	1.221	.639	20
21	2.294	1.797	1.253	.658	21
22	2.351	1.844	1.291	.679	22
23	2.413	1.900	1.332	.704	23
24	2.485	1.960	1.381	.732	24
25	2.563	2.031	1.435	.763	25
26	2.656	2.110	1.497	.801	26
27	2.759	2.201	1.570	.843	27
28	2.877	2.308	1.653	.891	28
29	3.016	2.429	1.746	.945	29
30	3.174	2.566	1.850	1.005	30
31	3.351	2.718	1.967	1.072	31
32	3.550	2.889	2.099	1.147	32
33	3.771	3.081	2.245	1.231	33
34	4.020	3.294	2.409	1.325	34
35	4.297	3.533	2.590	1.429	35
36	4.607	3.798	2.792	1.546	36
37	4.950	4.092	3.018	1.676	37
38	5.330	4.421	3.270	1.821	38
39	5.755	4.787	3.552	1.983	39
40	6.228	5.194	3.864	2.163	40
41	6.754	5.647	4.211	2.364	41
42	7.337	6.149	4.598	2.590	42
43	7.982	6.708	5.033	2.843	43
44	8.700	7.335	5.517	3.125	44
45	9.503	8.031	6.058	3.443	45
46	10.392	8.806	6.663	3.796	46
47	11.380	9.673	7.336	4.194	47
48	12.482	10.632	8.089	4.634	48
49	13.699	11.703	8.922	5.119	49
50	15.053	12.885	9.835	5.650	50

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Thirty Years, or at Death if Prior.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	1	2	3	4	5	
20	7.658	7.554	7.443	7.326	7.201	20
21	7.707	7.603	7.492	7.374	7.248	21
22	7.757	7.653	7.541	7.422	7.306	22
23	7.808	7.703	7.591	7.482	7.365	23
24	7.859	7.754	7.652	7.542	7.424	24
25	7.911	7.816	7.713	7.603	7.495	25
26	7.975	7.879	7.776	7.676	7.567	26
27	8.040	7.944	7.850	7.749	7.640	27
28	8.106	8.020	7.926	7.824	7.724	28
29	8.185	8.098	8.003	7.911	7.821	29
30	8.264	8.176	8.092	8.010	7.919	30
31	8.345	8.268	8.194	8.111	8.018	31
32	8.439	8.372	8.297	8.213	8.142	32
33	8.547	8.479	8.402	8.339	8.267	33
34	8.657	8.587	8.532	8.468	8.416	34
35	8.768	8.721	8.665	8.622	8.569	35
36	8.906	8.858	8.823	8.779	8.747	36
37	9.047	9.021	8.985	8.962	8.928	37
38	9.216	9.188	9.174	9.149	9.135	38
39	9.388	9.382	9.366	9.363	9.359	39
40	9.589	9.581	9.587	9.593	9.622	40
41	9.794	9.809	9.825	9.864	9.902	41
42	10.030	10.055	10.105	10.154	10.237	42
43	10.285	10.345	10.404	10.500	10.604	43
44	10.586	10.655	10.762	10.879	11.030	44
45	10.907	11.025	11.154	11.319	11.529	45

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Thirty Years, or at Death if Prior.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	6	7	8	9	10	
20	7.067	6.936	6.795	6.645	6.493	20
21	7.124	6.992	6.850	6.708	6.556	21
22	7.181	7.048	6.915	6.773	6.619	22
23	7.239	7.115	6.982	6.838	6.693	23
24	7.308	7.183	7.049	6.914	6.777	24
25	7.378	7.253	7.127	7.000	6.862	25
26	7.449	7.333	7.216	7.088	6.948	26
27	7.532	7.424	7.306	7.177	7.055	27
28	7.626	7.517	7.398	7.287	7.163	28
29	7.721	7.611	7.511	7.399	7.293	29
30	7.818	7.728	7.626	7.533	7.425	30
31	7.938	7.846	7.764	7.668	7.579	31
32	8.060	7.988	7.904	7.827	7.735	32
33	8.205	8.132	8.067	7.988	7.914	33
34	8.353	8.300	8.233	8.173	8.106	34
35	8.526	8.471	8.423	8.371	8.333	35
36	8.702	8.667	8.628	8.604	8.573	36
37	8.904	8.877	8.868	8.853	8.861	37
38	9.120	9.125	9.124	9.149	9.175	38
39	9.376	9.389	9.430	9.474	9.539	39
40	9.648	9.704	9.764	9.849	9.965	40
41	9.973	10.049	10.151	10.289	10.445	41
42	10.328	10.448	10.605	10.785	10.983	42
43	10.740	10.916	11.117	11.340	11.581	43
44	11.223	11.445	11.691	11.957	12.242	44
45	11.769	12.037	12.328	12.641	12.982	45

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Thirty Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	11	12	13	14	15	
20	6.331	6.157	5.979	5.796	5.597	20
21	6.392	6.226	6.055	5.869	5.669	21
22	6.463	6.304	6.132	5.944	5.758	22
23	6.545	6.384	6.210	6.037	5.848	23
24	6.627	6.465	6.306	6.131	5.956	24
25	6.711	6.565	6.404	6.244	6.065	25
26	6.814	6.666	6.521	6.358	6.193	26
27	6.919	6.788	6.640	6.492	6.324	27
28	7.045	6.911	6.779	6.627	6.473	28
29	7.173	7.055	6.920	6.783	6.633	29
30	7.322	7.201	7.082	6.950	6.822	30
31	7.473	7.369	7.255	7.147	7.022	31
32	7.646	7.549	7.460	7.356	7.262	32
33	7.833	7.761	7.677	7.606	7.524	33
34	8.052	7.987	7.937	7.879	7.827	34
35	8.285	8.255	8.220	8.195	8.181	35
36	8.563	8.550	8.549	8.565	8.582	36
37	8.868	8.890	8.933	8.982	9.030	37
38	9.220	9.289	9.367	9.449	9.528	38
39	9.632	9.738	9.852	9.968	10.079	39
40	10.097	10.241	10.391	10.542	10.697	40
41	10.617	10.799	10.987	11.185	11.375	41
42	11.195	11.418	11.655	11.891	12.129	42
43	11.835	12.109	12.388	12.675	12.953	43
44	12.551	12.869	13.202	13.533	13.856	44
45	13.338	13.713	14.093	14.472	14.855	45

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Thirty Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	16	17	18	19	20	
20	5.383	5.167	4.931	4.691	4.420	20
21	5.468	5.248	5.023	4.775	4.515	21
22	5.554	5.346	5.116	4.877	4.612	22
23	5.657	5.445	5.226	4.982	4.724	23
24	5.761	5.561	5.337	5.102	4.844	24
25	5.883	5.679	5.465	5.231	4.986	25
26	6.008	5.814	5.603	5.383	5.137	26
27	6.150	5.960	5.765	5.545	5.317	27
28	6.303	6.131	5.937	5.738	5.514	28
29	6.483	6.314	6.143	5.950	5.742	29
30	6.675	6.531	6.368	6.195	6.009	30
31	6.904	6.769	6.629	6.481	6.311	31
32	7.154	7.045	6.934	6.805	6.650	32
33	7.444	7.367	7.278	7.168	7.027	33
34	7.783	7.731	7.664	7.572	7.446	34
35	8.165	8.139	8.094	8.021	7.916	35
36	8.593	8.592	8.570	8.524	8.434	36
37	9.070	9.095	9.104	9.078	9.011	37
38	9.598	9.658	9.691	9.694	9.645	38
39	10.188	10.278	10.345	10.371	10.342	39
40	10.838	10.966	11.063	11.114	11.115	40
41	11.560	11.721	11.849	11.938	11.966	41
42	12.351	12.548	12.720	12.843	12.903	42
43	13.216	13.464	13.676	13.840	13.930	43
44	14.174	14.468	14.727	14.930	15.052	44
45	15.224	15.571	15.877	16.119	16.282	45

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Thirty Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	21	22	23	24	25	
20	4.138	3.828	3.496	3.132	2.740	20
21	4.228	3.921	3.586	3.226	2.825	21
22	4.331	4.023	3.693	3.326	2.927	22
23	4.442	4.141	3.806	3.445	3.039	23
24	4.572	4.268	3.942	3.576	3.168	24
25	4.711	4.419	4.091	3.727	3.320	25
26	4.877	4.585	4.263	3.905	3.492	26
27	5.059	4.777	4.465	4.105	3.685	27
28	5.270	5.002	4.694	4.331	3.900	28
29	5.517	5.257	4.950	4.583	4.141	29
30	5.796	5.542	5.236	4.864	4.411	30
31	6.108	5.860	5.554	5.179	4.710	31
32	6.457	6.214	5.912	5.528	5.045	32
33	6.844	6.612	6.308	5.918	5.415	33
34	7.279	7.051	6.749	6.348	5.824	34
35	7.759	7.541	7.236	6.823	6.279	35
36	8.294	8.080	7.772	7.352	6.784	36
37	8.882	8.674	8.370	7.938	7.344	37
38	9.529	9.334	9.029	8.586	7.963	38
39	10.248	10.063	9.759	9.301	8.645	39
40	11.040	10.867	10.563	10.087	9.399	40
41	11.914	11.752	11.444	10.955	10.239	41
42	12.872	12.720	12.415	11.920	11.164	42
43	13.921	13.786	13.493	12.980	12.185	43
44	15.072	14.966	14.675	14.147	13.318	44
45	16.345	16.257	15.973	15.439	14.560	45

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Thirty Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.				Age at Issue.
	26	27	28	29	
20	2.304	1.826	1.289	.686	20
21	2.387	1.896	1.345	.720	21
22	2.479	1.978	1.411	.758	22
23	2.585	2.074	1.485	.801	23
24	2.710	2.182	1.568	.849	24
25	2.851	2.304	1.662	.902	25
26	3.009	2.441	1.766	.963	26
27	3.187	2.593	1.884	1.030	27
28	3.384	2.765	2.014	1.105	28
29	3.607	2.955	2.161	1.189	29
30	3.853	3.168	2.323	1.281	30
31	4.129	3.404	2.502	1.385	31
32	4.434	3.665	2.704	1.501	32
33	4.772	3.958	2.928	1.631	33
34	5.149	4.282	3.177	1.774	34
35	5.567	4.643	3.454	1.933	35
36	6.031	5.043	3.761	2.111	36
37	6.545	5.486	4.102	2.311	37
38	7.112	5.977	4.485	2.533	38
39	7.741	6.527	4.910	2.781	39
40	8.444	7.136	5.382	3.059	40
41	9.218	7.811	5.911	3.368	41
42	10.076	8.564	6.496	3.713	42
43	11.030	9.396	7.148	4.095	43
44	12.080	10.319	7.867	4.514	44
45	13.242	11.335	8.652	4.970	45

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Thirty-five Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	1	2	3	4	5	
20	7.690	7.620	7.545	7.465	7.379	20
21	7.739	7.669	7.594	7.513	7.427	21
22	7.789	7.719	7.643	7.562	7.485	22
23	7.840	7.769	7.693	7.621	7.544	23
24	7.892	7.820	7.754	7.682	7.604	24
25	7.944	7.882	7.815	7.743	7.675	25
26	8.008	7.946	7.878	7.816	7.747	26
27	8.072	8.010	7.952	7.889	7.820	27
28	8.138	8.086	8.028	7.964	7.905	28
29	8.217	8.163	8.104	8.051	8.001	29
30	8.296	8.242	8.193	8.149	8.099	30
31	8.377	8.333	8.295	8.250	8.198	31
32	8.471	8.437	8.398	8.352	8.321	32
33	8.578	8.543	8.502	8.478	8.446	33
34	8.688	8.651	8.632	8.605	8.595	34
35	8.799	8.784	8.763	8.759	8.746	35
36	8.937	8.920	8.921	8.915	8.923	36
37	9.077	9.083	9.082	9.097	9.103	37
38	9.245	9.249	9.269	9.282	9.309	38
39	9.416	9.442	9.460	9.494	9.530	39
40	9.617	9.640	9.679	9.722	9.792	40

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Thirty-five Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	6	7	8	9	10	
20	7.287	7.199	7.105	7.003	6.904	20
21	7.344	7.256	7.161	7.068	6.968	21
22	7.402	7.313	7.228	7.135	7.034	22
23	7.461	7.382	7.295	7.201	7.109	23
24	7.531	7.451	7.363	7.279	7.196	24
25	7.601	7.520	7.442	7.367	7.283	25
26	7.672	7.601	7.533	7.457	7.372	26
27	7.755	7.693	7.624	7.547	7.481	27
28	7.849	7.787	7.717	7.659	7.592	28
29	7.945	7.881	7.831	7.772	7.725	29
30	8.042	7.998	7.947	7.908	7.859	30
31	8.162	8.117	8.086	8.045	8.015	31
32	8.283	8.259	8.226	8.205	8.174	32
33	8.429	8.403	8.389	8.368	8.355	33
34	8.576	8.571	8.556	8.553	8.550	34
35	8.748	8.741	8.747	8.752	8.779	35
36	8.923	8.937	8.951	8.987	9.022	36
37	9.124	9.146	9.192	9.236	9.312	37
38	9.339	9.393	9.447	9.534	9.629	38
39	9.593	9.655	9.752	9.859	9.995	39
40	9.862	9.969	10.086	10.235	10.425	40

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Thirty-five Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	11	12	13	14	15	
20	6.796	6.680	6.564	6.448	6.320	20
21	6.860	6.753	6.645	6.527	6.399	21
22	6.934	6.835	6.727	6.608	6.495	22
23	7.019	6.919	6.809	6.707	6.593	23
24	7.104	7.003	6.911	6.808	6.710	24
25	7.191	7.108	7.014	6.928	6.829	25
26	7.298	7.214	7.138	7.050	6.967	26
27	7.406	7.340	7.263	7.192	7.108	27
28	7.536	7.468	7.409	7.336	7.268	28
29	7.667	7.618	7.556	7.501	7.440	29
30	7.820	7.769	7.725	7.677	7.642	30
31	7.974	7.942	7.906	7.885	7.857	31
32	8.152	8.127	8.119	8.105	8.112	32
33	8.342	8.346	8.345	8.368	8.391	33
34	8.565	8.577	8.615	8.655	8.714	34
35	8.802	8.853	8.909	8.986	9.092	35
36	9.086	9.155	9.249	9.374	9.516	36
37	9.394	9.504	9.647	9.810	9.990	37
38	9.752	9.912	10.094	10.297	10.515	38
39	10.171	10.371	10.594	10.836	11.094	39
40	10.642	10.884	11.147	11.430	11.739	40

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Thirty-five Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	16	17	18	19	20	
20	6.181	6.047	5.898	5.751	5.587	20
21	6.275	6.139	6.005	5.855	5.703	21
22	6.370	6.249	6.113	5.977	5.822	22
23	6.484	6.361	6.239	6.100	5.957	23
24	6.600	6.491	6.367	6.241	6.103	24
25	6.734	6.624	6.513	6.392	6.274	25
26	6.870	6.775	6.670	6.570	6.456	26
27	7.026	6.937	6.855	6.760	6.673	27
28	7.193	7.128	7.051	6.985	6.910	28
29	7.390	7.330	7.284	7.231	7.183	29
30	7.598	7.571	7.539	7.516	7.504	30
31	7.847	7.835	7.834	7.849	7.864	31
32	8.119	8.139	8.179	8.223	8.267	32
33	8.432	8.495	8.567	8.642	8.714	33
34	8.799	8.896	9.000	9.106	9.208	34
35	9.212	9.343	9.480	9.618	9.759	35
36	9.673	9.839	10.010	10.190	10.363	36
37	10.183	10.386	10.601	10.816	11.032	37
38	10.746	10.995	11.248	11.509	11.762	38
39	11.374	11.662	11.963	12.264	12.557	39
40	12.060	12.399	12.743	13.086	13.432	40

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Thirty-five Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	21	22	23	24	25	
20	5.419	5.231	5.034	4.818	4.592	20
21	5.532	5.355	5.160	4.957	4.731	21
22	5.662	5.487	5.307	5.105	4.895	22
23	5.801	5.643	5.465	5.282	5.075	23
24	5.965	5.809	5.652	5.475	5.283	24
25	6.140	6.007	5.857	5.698	5.527	25
26	6.347	6.223	6.094	5.959	5.802	26
27	6.574	6.473	6.371	6.253	6.111	27
28	6.836	6.766	6.684	6.583	6.454	28
29	7.143	7.096	7.034	6.950	6.834	29
30	7.489	7.464	7.423	7.356	7.260	30
31	7.875	7.874	7.853	7.811	7.729	31
32	8.304	8.327	8.335	8.311	8.250	32
33	8.778	8.833	8.864	8.866	8.822	33
34	9.308	9.389	9.451	9.475	9.448	34
35	9.888	10.005	10.093	10.140	10.141	35
36	10.532	10.679	10.795	10.876	10.902	36
37	11.234	11.414	11.570	11.682	11.737	37
38	12.000	12.225	12.417	12.566	12.649	38
39	12.845	13.111	13.346	13.530	13.640	39
40	13.766	14.080	14.356	14.575	14.722	40

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Thirty-five Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	26	27	28	29	30	
20	4.340	4.070	3.768	3.433	3.058	20
21	4.491	4.222	3.926	3.596	3.215	21
22	4.658	4.398	4.111	3.780	3.392	22
23	4.850	4.604	4.320	3.986	3.590	23
24	5.076	4.836	4.554	4.217	3.810	24
25	5.330	5.097	4.816	4.473	4.057	25
26	5.616	5.388	5.107	4.761	4.330	26
27	5.933	5.710	5.433	5.080	4.636	27
28	6.286	6.072	5.793	5.435	4.973	28
29	6.681	6.471	6.194	5.826	5.345	29
30	7.116	6.916	6.636	6.258	5.759	30
31	7.600	7.404	7.122	6.737	6.217	31
32	8.132	7.941	7.663	7.267	6.724	32
33	8.716	8.537	8.258	7.853	7.283	33
34	9.362	9.193	8.915	8.497	7.898	34
35	10.073	9.915	9.637	9.203	8.576	35
36	10.854	10.706	10.426	9.981	9.328	36
37	11.709	11.570	11.293	10.842	10.155	37
38	12.640	12.517	12.252	11.786	11.064	38
39	13.658	13.562	13.298	12.820	12.068	39
40	14.779	14.699	14.443	13.960	13.165	40

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the End of Thirty-five Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.				Age at Issue.
	31	32	33	34	
20	2.626	2.122	1.531	.831	20
21	2.771	2.248	1.626	.887	21
22	2.934	2.387	1.735	.948	22
23	3.115	2.545	1.854	1.017	23
24	3.319	2.719	1.988	1.094	24
25	3.544	2.914	2.137	1.179	25
26	3.796	3.130	2.301	1.274	26
27	4.075	3.368	2.485	1.380	27
28	4.382	3.635	2.689	1.497	28
29	4.725	3.930	2.916	1.628	29
30	5.105	4.258	3.168	1.773	30
31	5.527	4.622	3.446	1.935	31
32	5.992	5.023	3.756	2.116	32
33	6.505	5.467	4.102	2.317	33
34	7.072	5.963	4.485	2.541	34
35	7.704	6.511	4.911	2.791	35
36	8.399	7.117	5.385	3.069	36
37	9.165	7.790	5.908	3.377	37
38	10.015	8.531	6.490	3.718	38
39	10.946	9.351	7.129	4.090	39
40	11.974	10.249	7.823	4.494	40

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	1	2	3	4	5	
20	7.712	7.666	7 615	7.561	7.502	20
21	7.758	7.706	7.652	7.592	7.529	21
22	7.803	7.748	7.688	7.624	7.564	22
23	7.850	7.789	7.724	7.664	7.599	23
24	7.897	7.831	7.770	7.704	7.632	24
25	7.944	7.882	7.816	7.743	7.675	25
26	8.002	7.935	7.860	7.792	7.717	26
27	8.061	7.986	7.917	7.840	7.756	27
28	8.120	8.050	7.972	7.887	7.805	28
29	8.192	8.113	8.026	7.944	7.863	29
30	8.264	8.176	8.092	8.010	7.919	30
31	8.337	8.251	8.166	8.075	7.972	31
32	8.422	8.337	8.242	8.137	8.044	32
33	8.520	8.423	8.316	8.220	8.112	33
34	8.619	8.509	8.411	8.300	8.198	34
35	8.718	8.618	8.504	8.400	8.280	35
36	8.843	8.727	8.619	8.496	8.378	36
37	8.969	8.859	8.732	8.610	8.470	37
38	9.120	8.990	8.865	8.720	8.574	38
39	9.273	9.144	8.995	8.845	8.681	39
40	9.453	9.298	9.143	8.974	8.808	40
41	9.634	9.473	9.298	9.126	8.930	41
42	9.841	9.658	9.480	9.276	9.076	42
43	10.062	9.877	9.664	9.456	9.219	43
44	10.323	10.101	9.883	9.636	9.374	44
45	10.596	10.368	10.109	9.834	9.540	45
46	10.922	10.649	10.359	10.050	9.692	46
47	11.273	10.966	10.638	10.259	9.811	47
48	11.674	11.325	10.921	10.444	9.868	48
49	12.135	11.703	11.191	10.574	9.821	49
50	12.639	12.087	11.420	10.607	9.620	50

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty Years, or at Death if Prior.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	6	7	8	9	10	
20	7.440	7.382	7.320	7.251	7.188	20
21	7.470	7.407	7.338	7.274	7.204	21
22	7.500	7.430	7.366	7.295	7.217	22
23	7.528	7.463	7.391	7.312	7.236	23
24	7.566	7.493	7.413	7.336	7.262	24
25	7.601	7.520	7.442	7.367	7.283	25
26	7.634	7.556	7.479	7.394	7.300	26
27	7.676	7.599	7.512	7.417	7.332	27
28	7.727	7.639	7.541	7.455	7.356	28
29	7.774	7.675	7.587	7.487	7.394	29
30	7.818	7.728	7.626	7.532	7.425	30
31	7.880	7.776	7.680	7.571	7.465	31
32	7.938	7.840	7.728	7.620	7.496	32
33	8.012	7.897	7.788	7.660	7.532	33
34	8.081	7.968	7.838	7.707	7.564	34
35	8.165	8.031	7.897	7.751	7.607	35
36	8.241	8.103	7.953	7.806	7.638	36
37	8.328	8.174	8.023	7.850	7.681	37
38	8.416	8.260	8.083	7.908	7.710	38
39	8.520	8.337	8.158	7.954	7.737	39
40	8.618	8.433	8.222	7.998	7.759	40
41	8.737	8.518	8.287	8.039	7.753	41
42	8.849	8.608	8.351	8.053	7.702	42
43	8.968	8.700	8.390	8.024	7.581	43
44	9.094	8.770	8.386	7.924	7.360	44
45	9.200	8.798	8.312	7.721	7.002	45
46	9.268	8.757	8.134	7.377	6.444	46
47	9.270	8.610	7.809	6.821	5.609	47
48	9.165	8.313	7.261	5.970	4.377	48
49	8.908	7.781	6.398	4.691	2.588	49
50	8.403	6.909	5.066	2.795		

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	11	12	13	14	15	
20	7.119	7.043	6.970	6.899	6.821	20
21	7.127	7.053	6.982	6.903	6.815	21
22	7.142	7.070	6.990	6.900	6.821	22
23	7.163	7.082	6.991	6.911	6.820	23
24	7.179	7.088	7.007	6.914	6.829	24
25	7.190	7.108	7.014	6.928	6.829	25
26	7.216	7.121	7.033	6.933	6.836	26
27	7.235	7.146	7.043	6.945	6.832	27
28	7.266	7.162	7.062	6.947	6.831	28
29	7.289	7.187	7.070	6.952	6.823	29
30	7.321	7.202	7.081	6.950	6.822	30
31	7.343	7.221	7.087	6.956	6.806	31
32	7.371	7.234	7.100	6.948	6.798	32
33	7.393	7.256	7.100	6.947	6.773	33
34	7.425	7.265	7.108	6.931	6.742	34
35	7.444	7.283	7.101	6.908	6.702	35
36	7.474	7.287	7.089	6.877	6.632	36
37	7.489	7.285	7.068	6.816	6.518	37
38	7.501	7.276	7.017	6.711	6.340	38
39	7.506	7.238	6.922	6.540	6.075	39
40	7.482	7.156	6.761	6.280	5.695	40
41	7.414	7.005	6.506	5.901	5.155	41
42	7.277	6.759	6.130	5.355	4.403	42
43	7.041	6.386	5.578	4.587	3.363	43
44	6.675	5.831	4.794	3.515	1.939	44
45	6.117	5.029	3.687	2.034		
46	5.298	3.885	2.143		1.146	23
47	4.112	2.269		1.131	2.050	22
48	2.415		1.117	2.025	2.762	21
		1.104	2.001	2.729	3.319	20
		39	38	37	36	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	16	17	18	19	20	
20	6.734	6.657	6.569	6.488	6.395	20
21	6.737	6.648	6.566	6.472	6.382	21
22	6.731	6.648	6.553	6.462	6.357	22
23	6.736	6.640	6.547	6.440	6.333	23
24	6.731	6.638	6.529	6.420	6.301	24
25	6.734	6.624	6.513	6.392	6.274	25
26	6.725	6.612	6.490	6.370	6.233	26
27	6.718	6.593	6.472	6.332	6.196	27
28	6.704	6.580	6.439	6.300	6.143	28
29	6.697	6.553	6.412	6.251	6.081	29
30	6.675	6.531	6.368	6.195	6.009	30
31	6.660	6.493	6.316	6.128	5.909	31
32	6.628	6.448	6.255	6.032	5.768	32
33	6.589	6.392	6.164	5.895	5.570	33
34	6.541	6.308	6.032	5.699	5.294	34
35	6.463	6.180	5.839	5.424	4.919	35
36	6.342	5.992	5.565	5.048	4.409	36
37	6.158	5.720	5.188	4.532	3.726	37
38	5.889	5.341	4.666	3.836	2.813	38
39	5.510	4.813	3.957	2.901	1.601	39
40	4.975	4.090	2.999	1.655		
41	4.238	3.107	1.714		1.236	28
42	3.228	1.781		1.216	2.204	27
43	1.855		1.197	2.169	2.958	26
		1.179	2.136	2.914	3.544	25
24	1.162	2.106	2.872	3.493	3.999	24
23	2.077	2.833	3.446	3.945	4.349	23
22	2.796	3.401	3.894	4.293	4.622	22
21	3.359	3.845	4.240	4.564	4.831	21
20	3.800	4.189	4.510	4.773	4.992	20
	35	34	33	32	31	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	21	22	23	24	25	
20	6.306	6.203	6.100	5.987	5.876	20
21	6.278	6.173	6.058	5.946	5.819	21
22	6.250	6.135	6.021	5.892	5.765	22
23	6.215	6.100	5.969	5.841	5.695	23
24	6.185	6.052	5.921	5.773	5.616	24
25	6.139	6.007	5.857	5.697	5.527	25
26	6.098	5.946	5.784	5.611	5.411	26
27	6.041	5.877	5.701	5.498	5.258	27
28	5.975	5.797	5.590	5.346	5.051	28
29	5.899	5.689	5.441	5.140	4.775	29
30	5.795	5.542	5.236	4.864	4.411	30
31	5.651	5.339	4.959	4.498	3.929	31
32	5.450	5.062	4.591	4.011	3.298	32
33	5.173	4.692	4.099	3.370	2.471	33
34	4.801	4.194	3.448	2.528	1.395	34
35	4.297	3.533	2.590	1.429		
36	3.625	2.658	1.466		1.363	33
37	2.732	1.507		1.334	2.418	32
38	1.552		1.307	2.369	3.230	31
		1.282	2.323	3.168	3.853	30
29	1.258	2.280	3.110	3.783	4.330	29
28	2.241	3.056	3.717	4.255	4.692	28
27	3.006	3.655	4.185	4.614	4.967	27
26	3.598	4.119	4.541	4.889	5.175	26
25	4.057	4.473	4.816	5.097	5.330	25
24	4.409	4.747	5.025	5.254	5.448	24
23	4.683	4.956	5.183	5.374	5.540	23
22	4.892	5.115	5.304	5.468	5.621	22
21	5.052	5.238	5.400	5.551	5.693	21
20	5.176	5.336	5.485	5.626	5.750	20
	30	29	28	27	26	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty-five Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	1	2	3	4	5	
20	7.728	7.697	7.664	7.627	7.588	20
21	7.774	7.740	7.703	7.664	7.620	21
22	7.821	7.784	7.743	7.700	7.662	22
23	7.868	7.828	7.784	7.745	7.704	23
24	7.917	7.872	7.833	7.792	7.744	24
25	7.966	7.927	7.884	7.837	7.796	25
26	8.025	7.982	7.934	7.893	7.847	26
27	8.087	8.038	7.996	7.950	7.897	27
28	8.147	8.106	8.058	8.005	7.958	28
29	8.222	8.174	8.120	8.072	8.029	29
30	8.290	8.242	8.193	8.150	8.099	30
31	8.371	8.322	8.278	8.227	8.168	31
32	8.460	8.415	8.363	8.303	8.259	32
33	8.561	8.509	8.448	8.403	8.348	33
34	8.664	8.602	8.557	8.501	8.459	34
35	8.768	8.721	8.665	8.622	8.568	35
36	8.898	8.841	8.797	8.742	8.699	36
37	9.030	8.985	8.930	8.885	8.828	37
38	9.188	9.131	9.086	9.028	8.976	38
39	9.350	9.303	9.243	9.191	9.134	39
40	9.538	9.477	9.423	9.365	9.322	40
41	9.731	9.676	9.616	9.572	9.517	41
42	9.951	9.890	9.844	9.788	9.753	42
43	10.189	10.142	10.084	10.048	10.005	43
44	10.469	10.409	10.372	10.328	10.295	44
45	10.767	10.729	10.683	10.649	10.632	45
46	11.124	11.076	11.041	11.024	11.001	46
47	11.512	11.476	11.458	11.435	11.399	47
48	11.963	11.944	11.919	11.882	11.816	48
49	12.489	12.464	12.424	12.355	12.244	49
50	13.080	13.038	12.966	12.849	12.681	50
51	13.737	13.661	13.538	13.361	13.096	51
52	14.460	14.330	14.143	13.862	13.472	52
53	15.250	15.052	14.752	14.337	13.758	53
54	16.120	15.800	15.355	14.735	13.894	54
55	17.050	16.571	15.901	14.994	13.799	55

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty-five Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	6	7	8	9	10	
20	7.545	7.508	7.468	7.423	7.384	20
21	7.583	7.542	7.497	7.458	7.415	21
22	7.621	7.575	7.536	7.492	7.443	22
23	7.657	7.618	7.574	7.524	7.479	23
24	7.705	7.660	7.609	7.564	7.524	24
25	7.751	7.700	7.654	7.614	7.567	25
26	7.796	7.750	7.709	7.661	7.606	26
27	7.851	7.809	7.761	7.705	7.665	27
28	7.916	7.867	7.811	7.769	7.719	28
29	7.979	7.923	7.880	7.829	7.791	29
30	8.041	7.999	7.947	7.908	7.858	30
31	8.125	8.072	8.032	7.982	7.943	31
32	8.205	8.165	8.114	8.074	8.022	32
33	8.307	8.255	8.214	8.162	8.115	33
34	8.406	8.365	8.311	8.264	8.213	34
35	8.526	8.471	8.423	8.371	8.333	35
36	8.643	8.594	8.541	8.502	8.453	36
37	8.778	8.724	8.684	8.634	8.604	37
38	8.921	8.880	8.829	8.798	8.760	38
39	9.092	9.040	9.008	8.970	8.942	39
40	9.269	9.236	9.197	9.168	9.153	40
41	9.484	9.443	9.413	9.398	9.379	41
42	9.712	9.681	9.666	9.646	9.616	42
43	9.974	9.958	9.938	9.906	9.852	43
44	10.279	10.258	10.226	10.169	10.077	44
45	10.611	10.577	10.519	10.424	10.288	45
46	10.966	10.905	10.807	10.666	10.454	46
47	11.335	11.233	11.087	10.866	10.560	47
48	11.709	11.556	11.327	11.008	10.563	48
49	12.084	11.844	11.511	11.046	10.415	49
50	12.429	12.079	11.591	10.930	10.059	50
51	12.727	12.213	11.516	10.598	9.395	51
52	12.927	12.190	11.219	9.945	8.295	52
53	12.973	11.939	10.584	8.828	6.567	53
54	12.787	11.335	9.455	7.034	3.937	54
55	12.233	10.203	7.590	4.249		
					1.619	23
				1.601	2.861	22
			1.585	2.831	3.806	21
20		1.569	2.803	3.768	4.518	20
		44	43	42	41	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty-five Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	11	12	13	14	15	
20	7.341	7.293	7.250	7.212	7.167	20
21	7.366	7.322	7.284	7.239	7.187	21
22	7.399	7.360	7.314	7.262	7.223	22
23	7.440	7.394	7.341	7.302	7.254	23
24	7.478	7.424	7.385	7.337	7.301	24
25	7.513	7.473	7.424	7.388	7.342	25
26	7.566	7.517	7.480	7.433	7.396	26
27	7.615	7.577	7.530	7.493	7.445	27
28	7.681	7.633	7.595	7.546	7.503	28
29	7.742	7.704	7.654	7.611	7.564	29
30	7.819	7.769	7.725	7.677	7.642	30
31	7.892	7.847	7.798	7.763	7.718	31
32	7.977	7.927	7.891	7.846	7.818	32
33	8.065	8.028	7.982	7.954	7.920	33
34	8.175	8.128	8.100	8.065	8.040	34
35	8.285	8.256	8.220	8.195	8.181	35
36	8.423	8.387	8.361	8.348	8.331	36
37	8.567	8.540	8.526	8.509	8.482	37
38	8.733	8.719	8.701	8.674	8.626	38
39	8.927	8.909	8.881	8.832	8.752	39
40	9.135	9.106	9.055	8.973	8.856	40
41	9.350	9.298	9.214	9.094	8.913	41
42	9.562	9.476	9.352	9.167	8.909	42
43	9.763	9.635	9.444	9.178	8.807	43
44	9.946	9.748	9.474	9.091	8.572	44
45	10.083	9.800	9.403	8.867	8.160	45
46	10.160	9.749	9.193	8.461	7.500	46
47	10.134	9.556	8.794	7.796	6.503	47
48	9.961	9.167	8.126	6.778	5.042	48
49	9.585	8.497	7.088	5.273	2.951	49
50	8.917	7.438	5.533	3.097		
51	7.837	5.830	3.263		1.722	28
52	6.171	3.454		1.699	3.035	27
53	3.676		1.677	2.996	4.028	26
		1.657	2.960	3.978	4.770	25
24	1.637	2.925	3.932	4.714	5.317	24
23	2.892	3.887	4.661	5.257	5.713	23
22	3.845	4.610	5.201	5.651	5.993	22
21	4.563	5.147	5.593	5.931	6.181	21
20	5.096	5.537	5.872	6.120	6.297	20
	40	39	38	37	36	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty-five Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	16	17	18	19	20	
20	7.116	7.078	7.032	6.997	6.954	20
21	7.149	7.102	7.067	7.023	6.988	21
22	7.176	7.141	7.097	7.061	7.016	22
23	7.219	7.174	7.138	7.092	7.052	23
24	7.255	7.219	7.173	7.132	7.088	24
25	7.305	7.258	7.217	7.172	7.140	25
26	7.349	7.307	7.262	7.229	7.187	26
27	7.402	7.356	7.323	7.281	7.255	27
28	7.457	7.423	7.380	7.354	7.323	28
29	7.529	7.486	7.460	7.428	7.404	29
30	7.598	7.572	7.539	7.516	7.504	30
31	7.691	7.658	7.634	7.622	7.606	31
32	7.785	7.760	7.748	7.732	7.708	32
33	7.895	7.883	7.867	7.842	7.798	33
34	8.027	8.011	7.985	7.941	7.869	34
35	8.165	8.139	8.094	8.021	7.916	35
36	8.304	8.258	8.184	8.077	7.916	36
37	8.435	8.359	8.250	8.086	7.858	37
38	8.548	8.436	8.269	8.036	7.711	38
39	8.638	8.466	8.228	7.895	7.445	39
40	8.680	8.436	8.095	7.633	7.025	40
41	8.662	8.312	7.838	7.213	6.395	41
42	8.549	8.061	7.419	6.576	5.485	42
43	8.305	7.643	6.775	5.651	4.204	43
44	7.889	6.994	5.833	4.340	2.429	44
45	7.234	6.034	4.489	2.513		
46	6.256	4.654	2.605		1.863	33
47	4.837	2.708		1.831	3.271	32
48	2.822		1.801	3.218	4.325	31
		1.773	3.168	4.258	5.105	30
29	1.747	3.121	4.195	5.030	5.674	29
28	3.077	4.136	4.959	5.594	6.078	28
27	4.080	4.892	5.518	5.996	6.359	27
26	4.829	5.447	5.919	6.277	6.542	26
25	5.380	5.846	6.200	6.461	6.648	25
24	5.776	6.127	6.385	6.570	6.703	24
23	6.058	6.313	6.496	6.628	6.715	23
22	6.245	6.426	6.556	6.643	6.703	22
21	6.360	6.489	6.574	6.634	6.671	21
20	6.425	6.509	6.569	6.605	6.626	20
	35	34	33	32	31	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Sixty-five Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	21	**22**	**23**	**24**	**25**	
20	6.919	6.875	6.836	6.794	6.763	**20**
21	6.944	6.904	6.861	6.830	6.791	**21**
22	6.976	6.933	6.901	6.862	6.838	**22**
23	7.008	6.976	6.936	6.912	6.882	**23**
24	7.056	7.015	6.991	6.961	6.939	**24**
25	7.099	7.074	7.043	7.021	7.010	**25**
26	7.162	7.131	7.109	7.098	7.083	**26**
27	7.224	7.202	7.190	7.176	7.153	**27**
28	7.300	7.288	7.274	7.250	7.210	**28**
29	7.393	7.378	7.354	7.313	7.247	**29**
30	7.488	7.465	7.423	7.356	7.260	**30**
31	7.582	7.540	7.472	7.375	7.228	**31**
32	7.665	7.596	7.497	7.347	7.141	**32**
33	7.728	7.627	7.476	7.265	6.972	**33**
34	7.767	7.612	7.398	7.100	6.694	**34**
35	7.759	7.541	7.236	6.823	6.279	**35**
36	7.694	7.383	6.962	6.407	5.680	**36**
37	7.541	7.111	6.544	5.801	4.839	**37**
38	7.271	6.692	5.932	4.948	3.681	**38**
39	6.852	6.074	5.066	3.769	2.110	**39**
40	6.228	5.195	3.864	2.163		
41	5.334	3.968	2.221		2.060	**38**
42	4.081	2.284		2.015	3.600	**37**
43	2.353		1.973	3.524	4.737	**36**
		1.933	3.454	4.643	5.567	**35**
34	1.897	3.389	4.555	5.461	6.161	**34**
33	3.328	4.474	5.363	6.050	6.574	**33**
32	4.397	5.272	5.947	6.461	6.852	**32**
31	5.186	5.850	6.356	6.741	7.025	**31**
30	5.759	6.258	6.636	6.916	7.116	**30**
29	6.165	6.538	6.813	7.011	7.153	**29**
28	6.446	6.717	6.912	7.052	7.145	**28**
27	6.627	6.819	6.957	7.049	7.113	**27**
26	6.731	6.867	6.958	7.021	7.061	**26**
25	6.783	6.872	6.935	6.974	6.996	**25**
24	6.792	6.853	6.892	6.914	6.928	**24**
23	6.776	6.814	6.836	6.850	6.861	**23**
22	6.741	6.762	6.776	6.787	6.808	**22**
21	6.693	6.706	6.717	6.738	6.767	**21**
20	6.640	6.650	6.671	6.700	6.724	**20**
	30	**29**	**28**	**27**	**26**	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	1	2	3	4	5	
20	7.738	7.718	7.696	7.672	7.645	20
21	7.785	7.763	7.738	7.711	7.681	21
22	7.833	7.808	7.780	7.750	7.727	22
23	7.881	7.853	7.823	7.799	7.773	23
24	7.930	7.899	7.875	7.849	7.818	24
25	7.980	7.956	7.929	7.898	7.876	25
26	8.041	8.014	7.982	7.960	7.932	26
27	8.103	8.071	8.048	8.021	7.989	27
28	8.165	8.142	8.113	8.081	8.056	28
29	8.240	8.212	8.180	8.154	8.135	29
30	8.317	8.283	8.258	8.239	8.214	30
31	8.393	8.367	8.348	8.323	8.293	31
32	8.484	8.464	8.439	8.408	8.395	32
33	8.587	8.562	8.530	8.517	8.496	33
34	8.692	8.660	8.647	8.625	8.621	34
35	8.799	8.785	8.763	8.759	8.746	35
36	8.932	8.910	8.905	8.892	8.895	36
37	9.067	9.062	9.049	9.051	9.044	37
38	9.229	9.216	9.218	9.211	9.216	38
39	9.394	9.397	9.390	9.395	9.401	39
40	9.588	9.581	9.587	9.593	9.622	40
41	9.787	9.792	9.799	9.828	9.855	41
42	10.013	10.020	10.051	10.077	10.136	42
43	10.259	10.290	10.317	10.378	10.442	43
44	10.549	10.577	10.639	10.704	10.797	44
45	10.858	10.921	10.989	11.084	11.215	45
46	11.228	11.297	11.396	11.530	11.682	46
47	11.633	11.734	11.873	12.030	12.202	47
48	12.104	12.247	12.409	12.586	12.771	48
49	12.657	12.824	13.007	13.198	13.389	49
50	13.279	13.469	13.666	13.865	14.069	50
51	13.978	14.183	14.389	14.600	14.793	51
52	14.754	14.968	15.188	15.389	15.571	52
53	15.612	15.842	16.051	16.241	16.383	53
54	16.573	16.792	16.991	17.140	17.220	54
55	17.626	17.834	17.990	18.075	18.077	55
56	18.791	18.955	19.045	19.046	18.917	56
57	20.059	20.154	20.155	20.019	19.705	57
58	21.436	21.437	21.292	20.959	20.371	58
59	22.938	22.783	22.425	21.797	20.816	59
60	24.553	24.168	23.490	22.433	20.903	60

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	6	7	8	9	10	
20	7.615	7.592	7.567	7.537	7.516	20
21	7.658	7.632	7.602	7.580	7.555	21
22	7.701	7.671	7.649	7.623	7.592	22
23	7.743	7.720	7.694	7.663	7.640	23
24	7.796	7.769	7.738	7.714	7.697	24
25	7.849	7.817	7.793	7.775	7.752	25
26	7.901	7.876	7.858	7.835	7.806	26
27	7.964	7.945	7.922	7.893	7.881	27
28	8.038	8.014	7.985	7.972	7.953	28
29	8.111	8.081	8.069	8.049	8.045	29
30	8.184	8.171	8.151	8.147	8.135	30
31	8.280	8.259	8.255	8.243	8.245	31
32	8.374	8.370	8.358	8.360	8.354	32
33	8.492	8.479	8.481	8.475	8.480	33
34	8.608	8.611	8.604	8.609	8.615	34
35	8.748	8.742	8.746	8.752	8.779	35
36	8.888	8.893	8.899	8.926	8.950	36
37	9.049	9.055	9.083	9.107	9.160	37
38	9.223	9.250	9.275	9.329	9.387	38
39	9.430	9.455	9.510	9.569	9.652	39
40	9.648	9.704	9.764	9.849	9.965	40
41	9.912	9.973	10.060	10.179	10.313	41
42	10.199	10.287	10.409	10.546	10.697	42
43	10.532	10.657	10.798	10.952	11.112	43
44	10.925	11.069	11.227	11.392	11.557	44
45	11.363	11.526	11.694	11.864	12.039	45
46	11.849	12.023	12.197	12.377	12.540	46
47	12.380	12.560	12.745	12.913	13.066	47
48	12.956	13.147	13.320	13.478	13.596	48
49	13.586	13.765	13.928	14.050	14.117	49
50	14.254	14.423	14.549	14.618	14.619	50
51	14.968	15.099	15.170	15.172	15.069	51
52	15.707	15.781	15.783	15.676	15.430	52
53	16.461	16.462	16.351	16.094	15.643	53
54	17.222	17.105	16.837	16.365	15.628	54
55	17.954	17.673	17.178	16.404	15.285	55
56	18.621	18.099	17.284	16.105	14.468	56
57	19.153	18.291	17.043	15.310	12.940	57
58	19.454	18.127	16.284	13.763	10.380	58
59	19.396	17.424	14.726	11.107	6.312	59
60	18.778	15.870	11.970	6.803		60

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	11	12	13	14	15	
20	7.490	7.460	7.437	7.420	7.398	20
21	7.525	7.501	7.484	7.462	7.434	21
22	7.569	7.551	7.529	7.501	7.490	22
23	7.622	7.600	7.573	7.560	7.541	23
24	7.674	7.646	7.634	7.615	7.611	24
25	7.724	7.712	7.693	7.689	7.678	25
26	7.794	7.775	7.771	7.759	7.761	26
27	7.861	7.857	7.846	7.848	7.842	27
28	7.948	7.937	7.939	7.933	7.937	28
29	8.033	8.035	8.029	8.034	8.039	29
30	8.137	8.131	8.136	8.141	8.166	30
31	8.239	8.244	8.249	8.274	8.296	31
32	8.358	8.364	8.389	8.412	8.461	32
33	8.486	8.511	8.534	8.584	8.637	33
34	8.641	8.664	8.714	8.768	8.844	34
35	8.802	8.854	8.908	8.986	9.092	35
36	9.002	9.058	9.136	9.244	9.366	36
37	9.217	9.297	9.406	9.531	9.667	37
38	9.468	9.580	9.707	9.846	9.990	38
39	9.766	9.895	10.036	10.183	10.331	39
40	10.097	10.241	10.391	10.542	10.697	40
41	10.461	10.614	10.768	10.926	11.070	41
42	10.854	11.011	11.173	11.321	11.455	42
43	11.274	11.439	11.590	11.728	11.830	43
44	11.727	11.882	12.023	12.128	12.185	44
45	12.198	12.342	12.450	12.509	12.510	45
46	12.689	12.800	12.860	12.861	12.774	46
47	13.180	13.243	13.244	13.154	12.948	47
48	13.660	13.661	13.568	13.356	12.982	48
49	14.118	14.022	13.802	13.416	12.813	49
50	14.520	14.293	13.892	13.263	12.362	50
51	14.833	14.417	13.768	12.829	11.524	51
52	14.998	14.322	13.346	11.989	10.132	52
53	14.939	13.920	12.505	10.568	7.971	53
54	14.563	13.082	11.056	8.339	4.739	54
55	13.731	11.605	8.753	4.975		
56	12.228	9.223	5.241		2.402	23
57	9.760	5.547		2.379	4.187	22
58	5.899		2.358	4.149	5.501	21
		2.338	4.114	5.454	6.453	20
		49	48	47	46	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	16	17	18	19	20	
20	7.371	7.359	7.341	7.337	7.327	20
21	7.423	7.404	7.401	7.390	7.392	21
22	7.471	7.467	7.456	7.458	7.453	22
23	7.537	7.526	7.528	7.523	7.527	23
24	7.600	7.602	7.596	7.600	7.606	24
25	7.679	7.674	7.678	7.683	7.706	25
26	7.756	7.760	7.765	7.789	7.809	26
27	7.846	7.851	7.875	7.896	7.942	27
28	7.943	7.967	7.988	8.035	8.084	28
29	8.063	8.085	8.132	8.182	8.253	29
30	8.188	8.235	8.286	8.358	8.457	30
31	8.345	8.396	8.469	8.569	8.682	31
32	8.513	8.587	8.688	8.803	8.929	32
33	8.712	8.814	8.931	9.059	9.191	33
34	8.949	9.067	9.197	9.331	9.467	34
35	9.212	9.344	9.480	9.618	9.759	35
36	9.500	9.639	9.779	9.923	10.054	36
37	9.809	9.951	10.097	10.231	10.352	37
38	10.135	10.284	10.419	10.543	10.635	38
39	10.483	10.621	10.747	10.841	10.892	39
40	10.838	10.966	11.062	11.115	11.115	40
41	11.202	11.300	11.353	11.354	11.277	41
42	11.555	11.609	11.610	11.532	11.351	42
43	11.886	11.887	11.807	11.621	11.296	43
44	12.186	12.104	11.914	11.580	11.059	44
45	12.425	12.230	11.888	11.352	10.578	45
46	12.574	12.222	11.671	10.875	9.770	46
47	12.585	12.018	11.199	10.060	8.502	47
48	12.397	11.552	10.377	8.770	6.615	48
49	11.938	10.724	9.063	6.836	3.885	49
50	11.105	9.385	7.079	4.023		
51	9.740	7.346	4.175		2.533	28
52	7.642	4.343		2.504	4.405	27
53	4.530		2.476	4.357	5.776	26
		2.450	4.311	5.715	6.762	25
24	2.425	4.267	5.658	6.694	7.452	24
23	4.226	5.603	6.629	7.380	7.920	23
22	5.551	6.568	7.311	7.846	8.216	22
21	6.509	7.246	7.776	8.143	8.377	21
20	7.184	7.710	8.073	8.306	8.438	20
	45	44	43	42	41	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	21	22	23	24	25	
20	7.328	7.323	7.327	7.332	7.354	20
21	7.386	7.390	7.395	7.418	7.437	21
22	7.457	7.462	7.484	7.504	7.548	22
23	7.532	7.555	7.575	7.619	7.666	23
24	7.629	7.649	7.694	7.741	7.808	24
25	7.727	7.772	7.820	7.888	7.981	25
26	7.855	7.903	7.972	8.066	8.173	26
27	7.991	8.061	8.156	8.264	8.382	27
28	8.154	8.251	8.360	8.479	8.603	28
29	8.351	8.461	8.582	8.708	8.834	29
30	8.569	8.691	8.818	8.946	9.078	30
31	8.806	8.935	9.065	9.198	9.320	31
32	9.060	9.191	9.326	9.449	9.561	32
33	9.325	9.462	9.587	9.700	9.785	33
34	9.606	9.733	9.848	9.934	9.981	34
35	9.888	10.005	10.093	10.141	10.141	35
36	10.173	10.262	10.310	10.311	10.241	36
37	10.442	10.492	10.493	10.421	10.258	37
38	10.685	10.686	10.614	10.447	10.155	38
39	10.893	10.820	10.650	10.352	9.885	39
40	11.040	10.867	10.563	10.087	9.399	40
41	11.100	10.789	10.303	9.601	8.625	41
42	11.033	10.536	9.818	8.819	7.454	42
43	10.787	10.052	9.030	7.631	5.756	43
44	10.304	9.257	7.823	5.901	3.354	44
45	9.503	8.031	6.057	3.443		
46	8.257	6.228	3.539		2.706	33
47	6.413	3.645		2.667	4.693	32
48	3.759		2.630	4.628	6.136	31
		2.596	4.568	6.056	7.166	30
29	2.563	4.510	5.980	7.076	7.877	29
28	4.456	5.908	6.991	7.782	8.352	28
27	5.840	6.911	7.693	8.256	8.645	27
26	6.835	7.608	8.165	8.550	8.796	26
25	7.528	8.079	8.460	8.704	8.842	25
24	7.997	8.374	8.616	8.753	8.813	24
23	8.293	8.532	8.668	8.727	8.726	23
22	8.453	8.587	8.646	8.645	8.605	22
21	8.511	8.569	8.568	8.528	8.454	21
20	8.495	8.495	8.455	8.382	8.283	20
	40	39	38	37	36	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	26	27	28	29	30	
20	7.374	7.417	7.463	7.527	7.616	20
21	7.481	7.527	7.592	7.682	7.784	21
22	7.595	7.661	7.751	7.854	7.966	22
23	7.733	7.824	7.927	8.041	8.158	23
24	7.900	8.005	8.119	8.238	8.358	24
25	8.087	8.202	8.322	8.443	8.567	25
26	8.290	8.411	8.533	8.659	8.773	26
27	8.504	8.628	8.755	8.870	8.975	27
28	8.728	8.857	8.973	9.080	9.159	28
29	8.964	9.082	9.190	9.270	9.314	29
30	9.198	9.307	9.388	9.432	9.433	30
31	9.430	9.513	9.558	9.558	9.494	31
32	9.645	9.690	9.691	9.626	9.475	32
33	9.831	9.832	9.766	9.613	9.343	33
34	9.982	9.914	9.759	9.486	9.058	34
35	10.073	9.915	9.637	9.203	8.575	35
36	10.081	9.798	9.357	8.719	7.833	36
37	9.971	9.522	8.872	7.970	6.736	37
38	9.698	9.036	8.117	6.860	5.174	38
39	9.211	8.275	6.993	5.275	2.998	39
40	8.443	7.136	5.382	3.059		
41	7.289	5.498	3.124		2.941	38
42	5.622	3.195		2.887	5.081	37
43	3.271		2.838	4.993	6.620	36
		2.791	4.911	6.511	7.703	35
34	2.747	4.833	6.408	7.582	8.441	34
33	4.761	6.312	7.469	8.314	8.923	33
32	6.222	7.362	8.195	8.795	9.209	32
31	7.261	8.082	8.674	9.083	9.345	31
30	7.977	8.560	8.964	9.222	9.369	30
29	8.453	8.852	9.107	9.252	9.315	29
28	8.745	8.998	9.141	9.203	9.202	28
27	8.894	9.036	9.097	9.097	9.054	27
26	8.936	8.997	8.997	8.954	8.877	26
25	8.903	8.902	8.860	8.783	8.680	25
24	8.812	8.770	8.694	8.593	8.481	24
23	8.685	8.610	8.509	8.398	8.277	23
22	8.530	8.430	8.320	8.200	8.082	22
21	8.355	8.246	8.127	8.010	7.895	21
20	8.176	8.057	7.942	7.827	7.717	20
	35	34	33	32	31	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy-five Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	1	2	3	4	5	
20	7.744	7.731	7.716	7.700	7.680	20
21	7.792	7.776	7.759	7.740	7.718	21
22	7.840	7.822	7.803	7.781	7.766	22
23	7.888	7.869	7.847	7.832	7.815	23
24	7.938	7.916	7.901	7.884	7.863	24
25	7.989	7.973	7.957	7.936	7.924	25
26	8.050	8.033	8.011	8.000	7.984	26
27	8.113	8.091	8.079	8.064	8.044	27
28	8.175	8.163	8.147	8.127	8.116	28
29	8.252	8.236	8.216	8.204	8.199	29
30	8.329	8.308	8.296	8.292	8.283	30
31	8.406	8.394	8.390	8.381	8.367	31
32	8.498	8.493	8.484	8.470	8.475	32
33	8.602	8.593	8.579	8.584	8.583	33
34	8.709	8.694	8.700	8.699	8.716	34
35	8.816	8.822	8.821	8.838	8.850	35
36	8.952	8.950	8.968	8.980	9.008	36
37	9.088	9.106	9.118	9.147	9.169	37
38	9.252	9.264	9.294	9.317	9.354	38
39	9.420	9.450	9.473	9.511	9.554	39
40	9.617	9.640	9.679	9.722	9.792	40
41	9.818	9.858	9.901	9.972	10.044	41
42	10.048	10.093	10.165	10.238	10.349	42
43	10.298	10.371	10.446	10.559	10.683	43
44	10.592	10.669	10.784	10.910	11.071	44
45	10.907	11.025	11.154	11.319	11.529	45
46	11.284	11.416	11.584	11.800	12.045	46
47	11.697	11.870	12.090	12.342	12.623	47
48	12.177	12.404	12.662	12.950	13.264	48
49	12.741	13.008	13.303	13.625	13.970	49
50	13.379	13.684	14.015	14.370	14.759	50
51	14.095	14.436	14.802	15.203	15.618	51
52	14.893	15.271	15.683	16.112	16.565	52
53	15.779	16.206	16.649	17.117	17.591	53
54	16.775	17.233	17.718	18.209	18.699	54
55	17.871	18.374	18.883	19.392	19.905	55
56	19.094	19 622	20.151	20.684	21.198	56
57	20.436	20.986	21.541	22.076	22.580	57
58	21.910	22.489	23.048	23.574	24.036	58
59	23.542	24.127	24.678	25.162	25.546	59
60	25.334	25.912	26.421	26.823	27.095	60
61	27.302	27.838	28.262	28.548	28.659	61
62	29.447	29.895	30.198	30.315	30.151	62
63	31.769	32.090	32.214	32.040	31.481	63
64	34.286	34.419	34.233	33.636	32.511	64
65	37.016	36.816	36.173	34.964	32.974	65

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy-five Years, or at Death if Prior.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	6	7	8	9	10	
20	7.658	7.644	7.628	7.607	7.596	20
21	7.704	7.687	7.667	7.656	7.641	21
22	7.750	7.729	7.718	7.703	7.684	22
23	7.795	7.783	7.768	7.749	7.738	23
24	7.852	7.836	7.817	7.806	7.802	24
25	7.908	7.889	7.878	7.873	7.865	25
26	7.964	7.953	7.949	7.940	7.927	26
27	8.032	8.028	8.019	8.006	8.011	27
28	8.111	8.103	8.089	8.094	8.093	28
29	8.191	8.177	8.182	8.181	8.197	29
30	8.269	8.275	8.274	8.290	8.301	30
31	8.372	8.371	8.388	8.399	8.425	31
32	8.474	8.491	8.502	8.529	8.550	32
33	8.601	8.612	8.639	8.660	8.695	33
34	8.727	8.755	8.777	8.812	8.851	34
35	8.878	8.900	8.936	8.976	9.040	35
36	9.031	9.067	9.107	9.173	9.239	36
37	9.206	9.247	9.313	9.381	9.482	37
38	9.396	9.463	9.531	9.634	9.747	38
39	9.622	9.692	9.796	9.911	10.057	39
40	9.862	9.969	10.085	10.234	10.425	40
41	10.153	10.271	10.423	10.617	10.838	41
42	10.470	10.625	10.822	11.047	11.299	42
43	10.840	11.042	11.272	11.528	11.808	43
44	11.278	11.512	11.774	12.059	12.365	44
45	11.769	12.037	12.328	12.641	12.983	45
46	12.320	12.618	12.938	13.287	13.651	46
47	12.929	13.256	13.615	13.987	14.381	47
48	13.600	13.968	14.349	14.753	15.162	48
49	14.348	14.740	15.155	15.575	15.994	49
50	15.162	15.589	16.020	16.452	16.887	50
51	16.057	16.502	16.947	17.395	17.827	51
52	17.024	17.483	17.945	18.391	18.811	52
53	18.065	18.543	19.003	19.437	19.819	53
54	19.194	19.671	20.119	20.514	20.827	54
55	20.399	20.865	21.274	21.598	21.817	55
56	21.681	22.107	22.444	22.671	22.759	56
57	23.023	23.374	23.610	23.702	23.574	57
58	24.402	24.649	24.745	24.611	24.182	58
59	25.804	25.904	25.764	25.314	24.468	59
60	27.200	27.053	26.580	25.692	24.229	60
61	28.504	28.006	27.070	25.529	23.218	61
62	29.625	28.634	27.004	24.560	21.021	62
63	30.428	28.696	26.099	22.338	17.051	63
64	30.661	27.885	23.867	18.219	10.465	64
65	29.989	25.668	19.593	11.255		65

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy-five Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	11	12	13	14	15	
20	7.581	7.563	7.552	7.548	7.540	20
21	7.622	7.611	7.607	7.599	7.586	21
22	7.673	7.669	7.661	7.648	7.653	22
23	7.734	7.725	7.712	7.717	7.717	23
24	7.793	7.780	7.785	7.785	7.800	24
25	7.852	7.857	7.856	7.872	7.882	25
26	7.932	7.931	7.947	7.957	7.983	26
27	8.010	8.026	8.036	8.062	8.082	27
28	8.110	8.120	8.146	8.176	8.199	28
29	8.208	8.234	8.254	8.288	8.325	29
30	8.327	8.348	8.381	8.419	8.479	30
31	8.446	8.480	8.518	8.579	8.641	31
32	8.585	8.623	8.685	8.747	8.842	32
33	8.734	8.796	8.860	8.956	9.060	33
34	8.915	8.979	9.076	9.182	9.318	34
35	9.105	9.203	9.311	9.448	9.624	35
36	9.339	9.448	9.587	9.765	9.969	36
37	9.592	9.735	9.915	10.122	10.352	37
38	9.891	10.075	10.284	10.519	10.773	38
39	10.244	10.457	10.696	10.955	11.232	39
40	10.642	10.884	11.148	11.430	11.739	40
41	11.085	11.353	11.641	11.956	12.282	41
42	11.573	11.866	12.187	12.520	12.872	42
43	12.107	12.434	12.774	13.133	13.497	43
44	12.699	13.046	13.413	13.785	14.156	44
45	13.337	13.713	14.093	14.472	14.855	45
46	14.035	14.423	14.812	15.204	15.581	46
47	14.779	15.177	15.578	15.965	16.330	47
48	15.570	15.982	16.379	16.753	17.082	48
49	16.417	16.825	17.209	17.547	17.814	49
50	17.307	17.701	18.049	18.324	18.509	50
51	18.234	18.592	18.875	19.066	19.140	51
52	19.180	19.472	19.669	19.745	19.639	52
53	20.120	20.324	20.403	20.293	19.938	53
54	21.037	21.119	21.005	20.638	19.948	54
55	21.901	21.783	21.403	20.687	19.510	55
56	22.636	22.241	21.497	20.273	18.438	56
57	23.162	22.388	21.114	19.202	16.436	57
58	23.373	22.043	20.047	17.159	13.098	58
59	23.075	20.986	17.963	13.711	7.876	59
60	22.036	18.861	14.397	8.270		60
61	19.873	15.169	8.714			61
62	16.046	9.217				62
63	9.795					63

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy-five Years, or at Death if Prior.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	16	17	18	19	20	
20	7.527	7.532	7.531	7.546	7.556	20
21	7.591	7.590	7.605	7.615	7.639	21
22	7.652	7.667	7.677	7.701	7.720	22
23	7.732	7.742	7.767	7.786	7.817	23
24	7.810	7.835	7.855	7.886	7.921	24
25	7.907	7.926	7.958	7.994	8.051	25
26	8.002	8.034	8.070	8.128	8.186	26
27	8.114	8.151	8.209	8.268	8.358	27
28	8.235	8.294	8.354	8.444	8.543	28
29	8.384	8.445	8.536	8.636	8.763	29
30	8.540	8.632	8.733	8.862	9.027	30
31	8.734	8.836	8.967	9.133	9.323	31
32	8.945	9.077	9.246	9.438	9.653	32
33	9.194	9.365	9.560	9.778	10.014	33
34	9.491	9.688	9.909	10.149	10.406	34
35	9.824	10.048	10.291	10.552	10.838	35
36	10.196	10.443	10.707	10.997	11.297	36
37	10.603	10.872	11.166	11.471	11.794	37
38	11.046	11.345	11.655	11.983	12.315	38
39	11.536	11.851	12.185	12.522	12.860	39
40	12.060	12.399	12.743	13.086	13.432	40
41	12.628	12.978	13.328	13.680	14.020	41
42	13.229	13.585	13.944	14.291	14.617	42
43	13.861	14.227	14.581	14.913	15.206	43
44	14.530	14.891	15.231	15.530	15.767	44
45	15.224	15.571	15.877	16.119	16.282	45
46	15.937	16.250	16.497	16.664	16.729	46
47	16.650	16.904	17.075	17.141	17.049	47
48	17.342	17.517	17.585	17.490	17.185	48
49	17.994	18.064	17.976	17.653	17.062	49
50	18.581	18.480	18.158	17.551	16.552	50
51	19.036	18.704	18.078	17.050	15.506	51
52	19.296	18.650	17.589	15.997	13.692	52
53	19.272	18.175	16.529	14.148	10.799	53
54	18.813	17.110	14.645	11.179	6.421	54
55	17.743	15.187	11.593	6.659		
56	15.782	12.046	6.920		3.630	23
57	12.546	7.207		3.600	6.265	22
58	7.524		3.571	6.214	8.141	21
		3.543	6.166	8.078	9.438	20
		54	53	52	51	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy-five Years, or at Death if Prior.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	21	22	23	24	25	
20	7.580	7.599	7.629	7.663	7.718	20
21	7.658	7.689	7.723	7.778	7.834	21
22	7.751	7.786	7.842	7.898	7.984	22
23	7.852	7.908	7.965	8.051	8.145	23
24	7.978	8.035	8.122	8.217	8.338	24
25	8.109	8.197	8.292	8.415	8.571	25
26	8.275	8.372	8.495	8.653	8.833	26
27	8.455	8.580	8.740	8.921	9.125	27
28	8.669	8.830	9.014	9.219	9.443	28
29	8.926	9.112	9.319	9.545	9.787	29
30	9.215	9.425	9.653	9.898	10.165	30
31	9.536	9.767	10.014	10.285	10.566	31
32	9.887	10.138	10.412	10.696	10.997	32
33	10.268	10.546	10.834	11.139	11.447	33
34	10.688	10.980	11.289	11.601	11.914	34
35	11.134	11.447	11.764	12.081	12.400	35
36	11.615	11.937	12.259	12.583	12.895	36
37	12.120	12.447	12.776	13.093	13.392	37
38	12.647	12.981	13.304	13.607	13.874	38
39	13.200	13.528	13.836	14.108	14.323	39
40	13.766	14.080	14.356	14.575	14.722	40
41	14.340	14.621	14.844	14.993	15.052	41
42	14.904	15.131	15.284	15.343	15.260	42
43	15.438	15.594	15.655	15.570	15.298	43
44	15.926	15.988	15.901	15.624	15.101	44
45	16.345	16.257	15.973	15.439	14.560	45
46	16.648	16.348	15.801	14.902	13.553	46
47	16.751	16.191	15.269	13.887	11.886	47
48	16.610	15.665	14.247	12.194	9.308	48
49	16.091	14.635	12.526	9.562	5.492	49
50	15.053	12.886	9.835	5.650		
51	13.272	10.131	5.819		3.806	28
52	10.451	6.004		3.767	6.558	27
53	6.204		3.730	6.494	8.507	26
		3.695	6.432	8.426	9.845	25
24	3.661	6.374	8.350	9.755	10.726	24
23	6.318	8.277	9.670	10.633	11.274	23
22	8.207	9.589	10.543	11.180	11.567	22
21	9.512	10.458	11.090	11.473	11.677	21
20	10.377	11.003	11.384	11.586	11.651	20
	50	49	48	47	46	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy-five Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	26	27	28	29	30	
20	7.774	7.858	7.949	8.067	8.217	20
21	7.919	8.012	8.140	8.281	8.453	21
22	8.077	8.196	8.348	8.522	8.716	22
23	8.266	8.419	8.594	8.790	9.003	23
24	8.493	8.670	8.868	9.082	9.312	24
25	8.750	8.949	9.166	9.398	9.652	25
26	9.035	9.253	9.488	9.744	10.011	26
27	9.346	9.582	9.842	10.110	10.395	27
28	9.682	9.944	10.216	10.503	10.794	28
29	10.052	10.326	10.617	10.911	11.205	29
30	10.443	10.737	11.034	11.332	11.631	30
31	10.864	11.164	11.465	11.768	12.061	31
32	11.302	11.607	11.913	12.209	12.488	32
33	11.756	12.067	12.366	12.649	12.897	33
34	12.229	12.533	12.819	13.070	13.269	34
35	12.709	12.999	13.254	13.456	13.592	35
36	13.190	13.449	13.653	13.791	13.845	36
37	13.655	13.863	14.003	14.058	13.981	37
38	14.086	14.228	14.284	14.206	13.958	38
39	14.467	14.524	14.445	14.193	13.718	39
40	14.780	14.700	14.443	13.960	13.165	40
41	14.971	14.709	14.217	13.408	12.195	41
42	14.994	14.492	13.668	12.430	10.639	42
43	14.786	13.945	12.683	10.855	8.286	43
44	14.242	12.953	11.086	8.462	4.861	44
45	13.242	11.334	8.652	4.970		
46	11.600	8.855	5.086		4.037	33
47	9.073	5.212		3.986	6.938	32
48	5.347		3.937	6.854	8.979	31
		3.891	6.774	8.874	10.368	30
29	3.848	6.698	8.775	10.252	11.273	29
28	6.627	8.681	10.142	11.152	11.825	28
27	8.592	10.038	11.037	11.703	12.108	27
26	9.939	10.928	11.588	11.989	12.202	26
25	10.825	11.478	11.875	12.086	12.152	25
24	11.374	11.767	11.976	12.041	11.995	24
23	11.664	11.872	11.936	11.890	11.771	23
22	11.772	11.836	11.790	11.672	11.497	22
21	11.739	11.695	11.578	11.404	11.185	21
20	11.604	11.488	11.316	11.098	10.850	20
	45	44	43	42	41	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Seventy-five Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	31	**32**	**33**	**34**	**35**	
20	8.388	8.579	8.787	9.009	9.253	**20**
21	8.646	8.855	9.080	9.325	9.580	**21**
22	8.927	9.154	9.401	9.658	9.930	**22**
23	9.231	9.481	9.740	10.014	10.291	**23**
24	9.564	9.826	10.102	10.382	10.662	**24**
25	9.916	10.195	10.477	10.760	11.044	**25**
26	10.292	10.578	10.862	11.150	11.427	**26**
27	10.683	10.971	11.261	11.541	11.804	**27**
28	11.085	11.378	11.660	11.927	12.161	**28**
29	11.501	11.785	12.056	12.293	12.480	**29**
30	11.920	12.192	12.431	12.621	12.748	**30**
31	12.336	12.578	12.770	12.899	12.949	**31**
32	12.733	12.927	13.058	13.108	13.037	**32**
33	13.093	13.226	13.277	13.205	12 975	**33**
34	13.403	13.455	13.383	13.149	12.709	**34**
35	13.645	13.571	13.334	12.888	12.154	**35**
36	13.770	13.530	13.077	12.333	11.216	**36**
37	13.737	13.278	12.522	11.389	9.748	**37**
38	13.491	12.724	11.572	9.905	7.560	**38**
39	12.938	11.766	10.071	7.688	4.416	**39**
40	11.974	10.249	7.823	4.494		
41	10.438	7.967	4.575		4.343	**38**
42	8.121	4.665		4.274	7.441	**37**
43	4.760		4.210	7.328	9.600	**36**
		4.149	7.222	9.461	11.054	**35**
34	4.091	7.122	9.330	10.901	11.986	**34**
33	7.028	9.207	10.756	11.827	12.541	**33**
32	9.090	10.620	11.677	12.382	12.810	**32**
31	10.491	11.535	12.231	12.654	12.879	**31**
30	11.400	12.088	12.507	12.729	12.798	**30**
29	11.953	12.367	12.586	12.655	12.606	**29**
28	12.234	12.451	12.519	12.471	12.346	**28**
27	12.323	12.390	12.342	12.219	12.036	**27**
26	12.268	12.221	12.098	11.917	11.687	**26**
25	12.105	11.987	11.804	11.577	11.318	**25**
24	11.875	11.697	11.471	11.215	10.944	**24**
23	11.594	11.371	11.118	10.848	10.569	**23**
22	11.276	11.024	10.757	10.480	10.205	**22**
21	10.935	10.670	10.395	10.123	9.850	**21**
20	10.587	10.315	10.044	9.773	9.506	**20**
	40	**39**	**38**	**37**	**36**	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Eighty Years, or at Death if Prior.

Age at Issue.	Cost of Insurance for Years Stated.					Age at Issue.
	1	2	3	4	5	
20	7.748	7.738	7.727	7.714	7.699	20
21	7.795	7.784	7.771	7.755	7.738	21
22	7.843	7.830	7.815	7.797	7.787	22
23	7.893	7.877	7.860	7.849	7.838	23
24	7.942	7.925	7.915	7.903	7.887	24
25	7.993	7.983	7.971	7.955	7.949	25
26	8.055	8.043	8.027	8.021	8.011	26
27	8.118	8.102	8.096	8.086	8.073	27
28	8.181	8.175	8.165	8.152	8.147	28
29	8.258	8.248	8.234	8.230	8.233	29
30	8.335	8.322	8.317	8.320	8.319	30
31	8.413	8.408	8.412	8.411	8.406	31
32	8.505	8.508	8.508	8.503	8.517	32
33	8.610	8.610	8.605	8.620	8.629	33
34	8.717	8.712	8.727	8.737	8.766	34
35	8.826	8.841	8.851	8.880	8.904	35
36	8.962	8.971	9.001	9.025	9.067	36
37	9.099	9.129	9.153	9.196	9.234	37
38	9.264	9.289	9.333	9.370	9.425	38
39	9.433	9.478	9.516	9.571	9.632	39
40	9.631	9.670	9.726	9.788	9.878	40
41	9.834	9.891	9.954	10.045	10.140	41
42	10.066	10.130	10.223	10.320	10.457	42
43	10.317	10.412	10.511	10.650	10.803	43
44	10.614	10.714	10.857	11.013	11.208	44
45	10.931	11.077	11.236	11.435	11.685	45
46	11.311	11.474	11.677	11.933	12.224	46
47	11.728	11.936	12.197	12.494	12.830	47
48	12.213	12.480	12.784	13.127	13.503	48
49	12.782	13.094	13.445	13.831	14.250	49
50	13.426	13.786	14.181	14.611	15.088	50
51	14.150	14.556	14.997	15.487	16.007	51
52	14.958	15.411	15.914	16.449	17.028	52
53	15.854	16.373	16.923	17.519	18.146	53
54	16.866	17.433	18.047	18.692	19.368	54
55	17.981	18.614	19.280	19.977	20.717	55
56	19.225	19.913	20.633	21.397	22.191	56
57	20.596	21.341	22.131	22.953	23.804	57
58	22.106	22.925	23.776	24.658	25.556	58
59	23.785	24.668	25.584	26.516	27.448	59
60	25.637	26.589	27.557	28.526	29.496	60
61	27.684	28.692	29.701	30.710	31.721	61
62	29.932	30.984	32.037	33.091	34.094	62
63	32.392	33.493	34.595	35.643	36.617	63
64	35.097	36.251	37.350	38.370	39.287	64
65	38.086	39.240	40.312	41.275	42.036	65
66	41.345	42.474	43.489	44.291	44.830	66
67	44.901	45.973	46.821	47.391	47.526	67
68	48.785	49.685	50.290	50.433	49.914	68
69	52.961	53.606	53.759	53.206	51.718	69
70	57.453	57.617	57.024	55.430	52.561	70

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Eighty Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	6	7	8	9	10	
20	7.681	7.671	7.660	7.645	7.639	20
21	7.728	7.717	7.701	7.696	7.687	21
22	7.776	7.761	7.755	7.745	7.733	22
23	7.822	7.816	7.807	7.794	7.790	23
24	7.881	7.872	7.859	7.855	7.858	24
25	7.940	7.927	7.922	7.925	7.925	25
26	7.998	7.994	7.997	7.996	7.991	26
27	8.068	8.072	8.071	8.066	8.080	27
28	8.150	8.149	8.145	8.159	8.168	28
29	8.232	8.227	8.242	8.251	8.278	29
30	8.314	8.329	8.338	8.365	8.388	30
31	8.421	8.430	8.458	8.480	8.520	31
32	8.527	8.555	8.578	8.618	8.653	32
33	8.657	8.681	8.721	8.757	8.807	33
34	8.789	8.830	8.866	8.918	8.974	34
35	8.946	8.982	9.034	9.091	9.175	35
36	9.104	9.157	9.215	9.300	9.388	36
37	9.287	9.346	9.432	9.522	9.648	37
38	9.485	9.573	9.663	9.791	9.932	38
39	9.721	9.813	9.943	10.086	10.265	39
40	9.972	10.104	10.249	10.431	10.659	40
41	10.275	10.423	10.608	10.839	11.104	41
42	10.607	10.795	11.031	11.301	11.603	42
43	10.995	11.235	11.510	11.818	12.157	43
44	11.453	11.733	12.047	12.392	12.768	44
45	11.970	12.291	12.643	13.027	13.452	45
46	12.551	12.911	13.303	13.737	14.198	46
47	13.197	13.598	14.041	14.513	15.024	47
48	13.913	14.367	14.849	15.373	15.923	48
49	14.715	15.209	15.745	16.309	16.898	49
50	15.595	16.144	16.722	17.326	17.968	50
51	16.571	17.164	17.784	18.443	19.127	51
52	17.638	18.275	18.952	19.655	20.385	52
53	18.802	19.499	20.222	20.973	21.737	53
54	20.086	20.831	21.604	22.391	23.178	54
55	21.486	22.283	23.095	23.907	24.719	55
56	23.015	23.853	24.692	25.531	26.371	56
57	24.672	25.539	26.407	27.276	28.102	57
58	26.455	27.354	28.254	29.110	29.905	58
59	28.381	29.314	30.203	31.028	31.769	59
60	30.466	31.389	32.247	33.017	33.626	60
61	32.682	33.575	34.376	35.010	35.437	61
62	35.025	35.862	36.523	36.968	37.074	62
63	37.491	38.183	38.648	38.758	38.359	63
64	40.011	40.498	40.613	40.196	39.072	64
65	42.548	42.669	42.230	41.050	38.925	65
66	44.958	44.496	43.252	41.013	37.516	66
67	47.037	45.722	43.356	39.659	34.227	67
68	48.517	46.008	42.085	36.320	28.111	68
69	49.041	44.860	38.715	29.965	17.587	69
70	48.079	41.494	32.116	18.849		70

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Eighty Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	11	12	13	14	15	
20	7.630	7.618	7.613	7.616	7.616	20
21	7.674	7.669	7.673	7.672	7.667	21
22	7.728	7.731	7.731	7.726	7.740	22
23	7.793	7.792	7.788	7.801	7.810	23
24	7.857	7.852	7.866	7.875	7.901	24
25	7.920	7.934	7.943	7.969	7.990	25
26	8.005	8.014	8.040	8.062	8.100	26
27	8.089	8.116	8.137	8.176	8.209	27
28	8.195	8.217	8.255	8.289	8.337	28
29	8.300	8.339	8.373	8.421	8.475	29
30	8.427	8.462	8.510	8.565	8.644	30
31	8.555	8.604	8.659	8.739	8.821	31
32	8.703	8.758	8.839	8.923	9.041	32
33	8.863	8.945	9.030	9.150	9.281	33
34	9.057	9.143	9.264	9.397	9.564	34
35	9.262	9.385	9.520	9.689	9.900	35
36	9.513	9.649	9.821	10.035	10.280	36
37	9.787	9.960	10.178	10.426	10.706	37
38	10.108	10.329	10.581	10.865	11.176	38
39	10.489	10.745	11.033	11.349	11.694	39
40	10.919	11.212	11.533	11.883	12.271	40
41	11.402	11.728	12.084	12.478	12.898	41
42	11.936	12.298	12.699	13.126	13.588	42
43	12.526	12.934	13.369	13.840	14.335	43
44	13.185	13.628	14.108	14.612	15.141	44
45	13.904	14.393	14.908	15.447	16.019	45
46	14.699	15.224	15.775	16.359	16.966	46
47	15.562	16.124	16.722	17.342	17.986	47
48	16.498	17.109	17.744	18.403	19.073	48
49	17.524	18.174	18.849	19.535	20.222	49
50	18.635	19.326	20.030	20.734	21.439	50
51	19.837	20.560	21.282	22.006	22.730	51
52	21.127	21.870	22.614	23.357	24.065	52
53	22.501	23.265	24.031	24.759	25.435	53
54	23.966	24.754	25.505	26.201	26.827	54
55	25.533	26.306	27.025	27.670	28.181	55
56	27.170	27.912	28.579	29.106	29.460	56
57	28.870	29.559	30.104	30.471	30.558	57
58	30.619	31.184	31.564	31.654	31.328	58
59	32.354	32.749	32.842	32.504	31.595	59
60	34.035	34.132	33.781	32.837	31.137	60
61	35.538	35.172	34.189	32.419	29.655	61
62	36.692	35.666	33.820	30.937	26.699	62
63	37.287	35.357	32.342	27.912	21.604	63
64	37.050	33.891	29.249	22.638	13.287	64
65	35.606	30.729	23.784	13.959		65
66	32.377	25.059	14.708			66
67	26.491	15.548				67
68	16.499					68

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Eighty Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	16	17	18	19	20	
20	7.611	7.624	7.633	7.658	7.678	20
21	7.681	7.689	7.714	7.735	7.721	21
22	7.748	7.774	7.794	7.831	7.863	22
23	7.836	7.857	7.893	7.926	7.971	23
24	7.922	7.959	7.991	8.037	8.089	24
25	8.028	8.060	8.107	8.158	8.234	25
26	8.133	8.180	8.232	8.308	8.386	26
27	8.256	8.309	8.385	8.465	8.577	27
28	8.390	8.467	8.547	8.661	8.785	28
29	8.553	8.634	8.749	8.874	9.032	29
30	8.725	8.841	8.968	9.127	9.327	30
31	8.939	9.067	9.228	9.430	9.660	31
32	9.171	9.334	9.538	9.771	10.033	32
33	9.446	9.652	9.888	10.153	10.444	33
34	9.773	10.012	10.280	10.574	10.895	34
35	10.142	10.414	10.712	11.037	11.397	35
36	10.556	10.858	11.188	11.553	11.941	36
37	11.013	11.347	11.717	12.110	12.537	37
38	11.515	11.891	12.290	12.723	13.179	38
39	12.075	12.481	12.921	13.383	13.867	39
40	12.683	13.130	13.600	14.091	14.613	40
41	13.352	13.830	14.330	14.860	15.412	41
42	14.074	14.583	15.123	15.685	16.267	42
43	14.853	15.403	15.975	16.568	17.171	43
44	15.702	16.284	16.889	17.504	18.119	44
45	16.614	17.231	17.858	18.486	19.114	45
46	17.596	18.237	18.878	19.519	20.162	46
47	18.641	19.296	19.952	20.608	21.233	47
48	19.743	20.415	21.086	21.725	22.319	48
49	20.909	21.597	22.251	22.860	23.406	49
50	22.144	22.815	23.439	23.998	24.441	50
51	23.418	24.058	24.633	25.087	25.393	51
52	24.723	25.313	25.780	26.094	26.168	52
53	26.043	26.523	26.846	26.923	26.646	53
54	27.322	27.654	27.733	27.448	26.681	54
55	28.524	28.605	28.311	27.519	26.095	55
56	29.544	29.241	28.423	26.952	24.654	56
57	30.244	29.398	27.876	25.499	22.007	57
58	30.452	28.876	26.414	22.796	17.644	58
59	29.960	27.405	23.652	18.306	10.744	59
60	28.482	24.581	19.025	11.166		60
61	25.593	19.809	11.626			61
62	20.665	12.129				62
63	12.680					63

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Eighty Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	21	22	23	24	25	
20	7.714	7.746	7.791	7.840	7.913	20
21	7.803	7.848	7.898	7.971	8.046	21
22	7.908	7.959	8.032	8.108	8.216	22
23	8.022	8.096	8.173	8.281	8.400	23
24	8.163	8.240	8.350	8.470	8.620	24
25	8.312	8.422	8.543	8.694	8.884	25
26	8.498	8.620	8.773	8.964	9.183	26
27	8.700	8.855	9.048	9.269	9.518	27
28	8.941	9.136	9.359	9.610	9.886	28
29	9.229	9.454	9.708	9.986	10.289	29
30	9.554	9.810	10.092	10.398	10.737	30
31	9.919	10.203	10.512	10.855	11.220	31
32	10.320	10.633	10.980	11.349	11.749	32
33	10.761	11.112	11.485	11.890	12.315	33
34	11.251	11.629	12.038	12.469	12.920	34
35	11.780	12.195	12.632	13.088	13.573	35
36	12.362	12.804	13.267	13.758	14.268	36
37	12.986	13.455	13.954	14.471	15.007	37
38	13.655	14.161	14.686	15.230	15.786	38
39	14.380	14.914	15.467	16.031	16.594	39
40	15.155	15.718	16.290	16.863	17.436	40
41	15.984	16.566	17.148	17.731	18.315	41
42	16.859	17.452	18.045	18.639	19.204	42
43	17.775	18.379	18.984	19.560	20.093	43
44	18.735	19.351	19.938	20.482	20.971	44
45	19.743	20.342	20.897	21.396	21.791	45
46	20.773	21.340	21.850	22.253	22.524	46
47	21.813	22.334	22.746	23.023	23.088	47
48	22.852	23.273	23.557	23.624	23.381	48
49	23.837	24.128	24.196	23.948	23.278	49
50	24.739	24.809	24.554	23.868	22.632	50
51	25.465	25.203	24.499	23.231	21.250	51
52	25.899	25.175	23.872	21.836	18.845	52
53	25.901	24.560	22.466	19.389	15.007	53
54	25.300	23.142	19.972	15.458	9.073	54
55	23.870	20.600	15.944	9.358		
56	21.277	16.468	9.665		5.410	23
57	17.033	9.997		5.367	9.145	22
58	10.356		5.326	9.075	11.725	21
		5.287	9.009	11.639	13.487	20
		59	58	57	56	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Eighty Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	26	27	28	29	30	
20	7.987	8.093	8.210	8.355	8.538	20
21	8.153	8.270	8.417	8.601	8.811	21
22	8.334	8.482	8.667	8.878	9.116	22
23	8.549	8.736	8.949	9.189	9.452	23
24	8.808	9.023	9.265	9.531	9.820	24
25	9.101	9.345	9.613	9.905	10.228	25
26	9.429	9.700	9.994	10.320	10.666	26
27	9.790	10.087	10.416	10.766	11.146	27
28	10.185	10.518	10.871	11.254	11.657	28
29	10.625	10.982	11.369	11.775	12.201	29
30	11.098	11.489	11.900	12.330	12.787	30
31	11.615	12.031	12.466	12.928	13.407	31
32	12.169	12.609	13.076	13.561	14.065	32
33	12.760	13.233	13.724	14.233	14.752	33
34	13.398	13.895	14.410	14.936	15.461	34
35	14.077	14.598	15.131	15.663	16.195	35
36	14.797	15.337	15.876	16.416	16.956	36
37	15.555	16.102	16.649	17.197	17.718	37
38	16.341	16.896	17.452	17.981	18.472	38
39	17.158	17.723	18.260	18.759	19.207	39
40	18.010	18.556	19.063	19.518	19.878	40
41	18.870	19.385	19.848	20.214	20.460	41
42	19.728	20.199	20.572	20.822	20.882	42
43	20.573	20.953	21.208	21.268	21.049	43
44	21.358	21.618	21.680	21.457	20.857	44
45	22.056	22.119	21.891	21.279	20.178	45
46	22.588	22.355	21.730	20.606	18.849	46
47	22.851	22.212	21.062	19.266	16.627	47
48	22.727	21.551	19.713	17.013	13.168	48
49	22.073	20.191	17.425	13.487	7.916	49
50	20.702	17.867	13.829	8.116		
51	18.339	14.194	8.331		5.658	28
52	14.586	8.561		5.603	9.547	27
53	8.808		5.552	9.459	12.221	26
		5.502	9.374	12.112	14.034	25
24	5.455	9.294	12.008	13.914	15.211	24
23	9.218	11.909	13.799	15.086	15.909	23
22	11.815	13.690	14.966	15.783	16.237	22
21	13.586	14.853	15.663	16.114	16.281	21
20	14.744	15.549	15.996	16.162	16.116	20
	55	54	53	52	51	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Eighty Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	31	32	33	34	35	
20	8.746	8.981	9.238	9.518	9.829	20
21	9.047	9.306	9.589	9.901	10.234	21
22	9.378	9.662	9.977	10.313	10.676	22
23	9.739	10.057	10.395	10.761	11.146	23
24	10.140	10.481	10.850	11.238	11.645	24
25	10.571	10.944	11.335	11.745	12.180	25
26	11.042	11.438	11.851	12.290	12.746	26
27	11.544	11.962	12.405	12.865	13.343	27
28	12.078	12.526	12.990	13.472	13.963	28
29	12.653	13.122	13.609	14.105	14.601	29
30	13.261	13.753	14.254	14.755	15.257	30
31	13.905	14.411	14.918	15.425	15.932	31
32	14.577	15.089	15.602	16.116	16.604	32
33	15.270	15.789	16.309	16.803	17.262	33
34	15.987	16.513	17.013	17.478	17.895	34
35	16.728	17.235	17.706	18.129	18.463	35
36	17.470	17.947	18.376	18.714	18.942	36
37	18.202	18.637	18.980	19.212	19.266	37
38	18.913	19.262	19.497	19.553	19.351	38
39	19.561	19.799	19.856	19.651	19.102	39
40	20.120	20.177	19.970	19.411	18.407	40
41	20.519	20.308	19.740	18.718	17.122	41
42	20.667	20.089	19.049	17.425	15.038	42
43	20.461	19.402	17.747	15.317	11.855	43
44	19.778	18.091	15.613	12.084	7.093	44
45	18.457	15.929	12.329	7.236		
46	16.267	12.590	7.390		5.977	33
47	12.869	7.553		5.907	10.064	32
48	7.729		5.839	9.949	12.855	31
		5.776	9.841	12.715	14.733	30
29	5.715	9.738	12.581	14.578	15.937	29
28	9.640	12.455	14.432	15.777	16.638	28
27	12.335	14.293	15.625	16.478	16.952	27
26	14.160	15.480	16.325	16.795	16.969	26
25	15.342	16.180	16.645	16.818	16.770	25
24	16.041	16.502	16.674	16.627	16.427	24
23	16.367	16.537	16.490	16.291	15.996	23
22	16.406	16.359	16.163	15.870	15.500	22
21	16.235	16.040	15.749	15.382	14.973	21
20	15.922	15.634	15.269	14.863	14.426	20
	50	49	48	47	46	

ANNUAL PREMIUM ENDOWMENT POLICIES.

Payable at the Age of Eighty Years, or at Death if Prior.

Age at Issue.	COST OF INSURANCE FOR YEARS STATED.					Age at Issue.
	36	37	38	39	40	
20	10.159	10.517	10.893	11.287	11.705	20
21	10.595	10.974	11.370	11.792	12.229	21
22	11.058	11.458	11.882	12.323	12.780	22
23	11.549	11.977	12.421	12.882	13.351	23
24	12.076	12.524	12.989	13.462	13.935	24
25	12.632	13.101	13.578	14.056	14.533	25
26	13.219	13.700	14.182	14.664	15.146	26
27	13.829	14.315	14.801	15.288	15.752	27
28	14.454	14.945	15.437	15.905	16.339	28
29	15.097	15.594	16.066	16.505	16.899	29
30	15.759	16.236	16.680	17.078	17.393	30
31	16.415	16.864	17.266	17.585	17.799	31
32	17.057	17.465	17.787	18.004	18.055	32
33	17.674	18.000	18.219	18.271	18.083	33
34	18.225	18.447	18.500	18.310	17.798	34
35	18.688	18.741	18.548	18.030	17.097	35
36	18.996	18.801	18.275	17.329	15.852	36
37	19.068	18.535	17.576	16.077	13.875	37
38	18.810	17.837	16.316	14.081	10.898	38
39	18.113	16.569	14.299	11.067	6.496	39
40	16.837	14.531	11.247	6.601		
41	14.777	11.437	6.713		6.397	38
42	11.639	6.831		6.303	10.739	37
43	6.958		6.215	10.589	13.681	36
		6.131	10.446	13.497	15.639	35
34	6.052	10.312	13.323	15.437	16.876	34
33	10.184	13.158	15.247	16.668	17.578	33
32	13.003	15.066	16.471	17.370	17.869	32
31	14.895	16.283	17.172	17.666	17.850	31
30	16.106	16.985	17.474	17.655	17.605	30
29	16.807	17.291	17.470	17.421	17.211	29
28	17.117	17.295	17.246	17.038	16.730	28
27	17.128	17.079	16.873	16.568	16.182	27
26	16.921	16.717	16.415	16.032	15.606	26
25	16.568	16.268	15.889	15.467	15.011	25
24	16.129	15.753	15.334	14.883	14.409	24
23	15.623	15.208	14.761	14.290	13.821	23
22	15.088	14.644	14.177	13.711	13.246	22
21	14.532	14.070	13.607	13.145	12.683	21
20	13.966	13.507	13.049	12.590	12.139	20
	45	44	43	42	41	

CO-EFFICIENTS OF ACCUMULATION.

$$[{}_{s+1}V_x = u_{x+s}\,({}_sV_x + \pi_x) - k_{x+s}.]$$

AGE.	$u_x = \frac{(1.03)l_x}{l_{x+1}}$	$k_x = \frac{d_x}{l_{x+1}}$	AGE.	AGE.	$u_x = \frac{(1.03)l_x}{l_{x+1}}$	$k_x = \frac{d_x}{l_{x+1}}$	AGE.
20	1.038103	.007 866	**20**	**60**	1.058248	.027 425	**60**
21	1.038155	.007 917	**21**	**61**	1.060631	.029 739	**61**
22	1.038208	.007 969	**22**	**62**	1.063272	.032 302	**62**
23	1.038263	.008 022	**23**	**63**	1.066190	.035 136	**63**
24	1.038318	.008 076	**24**	**64**	1.069433	.038 285	**64**
25	1.038374	.008 130	**25**	**65**	1.073061	.041 807	**65**
26	1.038443	.008 197	**26**	**66**	1.077076	.045 704	**66**
27	1.038512	.008 264	**27**	**67**	1.081532	.050 031	**67**
28	1.038583	.008 333	**28**	**68**	1.086500	.054 854	**68**
29	1.038668	.008 415	**29**	**69**	1.091983	.060 178	**69**
30	1.038753	.008 498	**30**	**70**	1.098073	.066 090	**70**
31	1.038841	.008 583	**31**	**71**	1.104754	.072 576	**71**
32	1.038942	.008 682	**32**	**72**	1.111990	.079 602	**72**
33	1.039058	.008 795	**33**	**73**	1.119782	.087 167	**73**
34	1.039177	.008 910	**34**	**74**	1.128183	.095 323	**74**
35	1.039298	.009 027	**35**	**75**	1.137330	.104 204	**75**
36	1.039447	.009 172	**36**	**76**	1.147390	.113 971	**76**
37	1.039600	.009 320	**37**	**77**	1.158689	.124 941	**77**
38	1.039783	.009 498	**38**	**78**	1.171555	.137 433	**78**
39	1.039970	.009 679	**39**	**79**	1.186272	.151 720	**79**
40	1.040188	.009 891	**40**	**80**	1.203926	.168 861	**80**
41	1.040412	.010 109	**41**	**81**	1.224157	.188 502	**81**
42	1.040669	.010 359	**42**	**82**	1.247422	.211 089	**82**
43	1.040948	.010 629	**43**	**83**	1.274060	.236 952	**83**
44	1.041276	.010 947	**44**	**84**	1.306044	.268 004	**84**
45	1.041628	.011 289	**45**	**85**	1.347377	.308 133	**85**
46	1.042048	.011 697	**46**	**86**	1.402660	.361 806	**86**
47	1.042511	.012 146	**47**	**87**	1.477805	.434 762	**87**
48	1.043048	.012 668	**48**	**88**	1.576591	.530 670	**88**
49	1.043678	.013 280	**49**	**89**	1.704911	.655 254	**89**
50	1.044393	.013 974	**50**	**90**	1.888333	.833 333	**90**
51	1.045198	.014 755	**51**	**91**	2.203056	1.138 889	**91**
52	1.046098	.015 629	**52**	**92**	2.816203	1.734 177	**92**
53	1.047102	.016 604	**53**	**93**	3.874762	2.761 905	**93**
54	1.048235	.017 704	**54**	**94**	7.210000	6.000 000	**94**
55	1.049490	.018 922	**55**				
56	1.050897	.020 289	**56**				
57	1.052454	.021 800	**57**				
58	1.054178	.023 474	**58**				
59	1.056107	.025 347	**59**				

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	Sixty-five,	180
	Seventy,	182
	Seventy-five,	184
	Eighty,	186
Endowment Policies by Twenty Premiums:		
Payable at Death or Age of	Sixty,	188
	Sixty-five,	192
	Seventy,	196
	Seventy-five,	200
	Eighty,	204
Endowment Policies by Annual Premiums:		
Payable at Death or End of	Ten Years,	208
	Fifteen Years,	210
	Twenty Years,	213
	Twenty-five Years,	217
	Thirty Years,	222
	Thirty-five Years,	228
Age of	Sixty,	235
	Sixty-five,	240
	Seventy,	245
	Seventy-five,	251
	Eighty,	258
Co-efficients of Accumulation,		266

APPENDIX.

NOTATION AND FORMULÆ.

i = rate of interest realized annually.

v = present worth of 1 payable one year hence.

$(—)_x$ = (—) at age x.

${}_n(—)$ = (—) continuing n years.

${}_{m|}(—)$ = (—) deferred m years.

l = number living.

d = number dying.

p = probability of living one year.

${}_n p$ = probability of living n years.

q = probability of dying within one year.

${}_n q$ = probability of dying within n years.

${}_{m|}q$ = probability of dying within one year after the expiration of m years, that is, in the $(m+1)$th year.

${}_{m|n}q$ = probability of dying within n years after the expiration of m years.

e = curtate expectation of life.

$\mathring{e}$ = complete expectation of life.

Π = general expression for the single premium to secure, or present value of any required benefit.

π = general expression for the premium to be paid at given times, whether of uniform amount or otherwise, to secure any required benefit or benefits.

(wl) = general expression for the benefit to be received, whether of uniform amount or otherwise, by one living.

(wd) = general expression for a benefit payable at the end of the year in which death occurs.

---

a_∞ = single premium to secure, or present value of 1 payable at the end of each year : a perpetuity.

a = single premium to secure, or present value of 1 payable at the end of each year during life : a (life) annuity.

$1+a$ = single premium to secure, or present value of 1 payable at the beginning of each year during life : a (life) annuity immediate.

${}_n a$ = single premium to secure, or present value of 1 payable at the end of each year for n years, if the life continues : a temporary annuity.

$1+{}_{n-1} a$ = single premium to secure, or present value of 1 payable at the beginning of each year for n years, if the life continues : a temporary annuity immediate.

${}_{m|} a$ = single premium to secure, or present value of an annuity deferred m years, the first payment to be made at the end of $m+1$ years : a deferred annuity.

${}_{m|n} a$ = single premium to secure, or present value of a temporary annuity deferred m years : an intercepted annuity.

$(\mathrm{I}a)$ = single premium to secure, or present value of an annuity beginning with 1 and increasing by 1 each year.

A = single premium to secure, or present value of 1 payable at the end of the year in which death occurs.

${}_n\mathrm{A}$ = do., if death occurs within n years.

${}_{m|}\mathrm{A}$ = do., if death occurs after m years.

${}_{m|n}\mathrm{A}$ = do., if death occurs within n years after the expiration of m years.

${}_n\mathrm{E}$ = single premium to secure, or present value of 1 payable n years hence if the life survives.

${}_n(\mathrm{AE})$ = do., or at the end of the year in which death occurs, if within n years.

(IA) = single premium to secure, or present value of as many units, payable at the end of the year in which death occurs, as there have years elapsed ; *i. e.*, 1, if death

occurs the first year ; 2, if death occurs the second year, etc.

${}_{n}(\mathrm{IA})$ = do., if death occurs within n years.

${}_{m|}(\mathrm{IA})$ = single premium to secure, or present value of 1 if death occurs in the $(m+1)$th year, 2 if death occurs in the $(m+2)$nd years, 3 if death occurs in the $(m+3)$rd year, etc., payable at the end of the year in which death occurs.

${}_{m|n}(\mathrm{IA})$ = do., if death occurs within n years after the expiration of m years.

P = annual premium for life to secure 1 payable at the end of the year in which death occurs.

${}_{r}\mathrm{P}$ = annual premium for r years, if the life survives, to secure 1 payable at the end of the year in which death occurs.

In General :

P(——) = annual premium, to continue until the termination of the insurance, to secure or equivalent to (——).

${}_{r}\mathrm{P}$(——) = annual premium for r years, if the life survives, to secure or equivalent to (——).

Thus : —

$\left.\begin{matrix} \mathrm{P}_{n}\mathrm{A} \\ \mathrm{P}_{m|}\mathrm{A} \\ \mathrm{P}_{m|n}\mathrm{A} \\ \mathrm{P}_{n}\mathrm{E} \\ \mathrm{P}_{n}(\mathrm{AE}) \\ \mathrm{P}\ (\mathrm{IA}) \end{matrix}\right\}$ = annual premium, to continue until the termination of the insurance, equivalent to the single premium. $\left\{\begin{matrix} {}_{n}\mathrm{A} \\ {}_{m|}\mathrm{A} \\ {}_{m|n}\mathrm{A} \\ {}_{n}\mathrm{E} \\ {}_{n}(\mathrm{AE}) \\ (\mathrm{IA}) \end{matrix}\right.$

$\left.\begin{matrix} {}_{r}\mathrm{P}_{m}a \\ {}_{r}\mathrm{P}_{n}\mathrm{A} \\ {}_{r}\mathrm{P}_{m|}\mathrm{A} \\ {}_{r}\mathrm{P}\,(\mathrm{IA}) \end{matrix}\right\}$ = annual premium for r years, if the life continues, equivalent to the single premium. $\left\{\begin{matrix} {}_{m}a \\ {}_{n}\mathrm{A} \\ {}_{m|}\mathrm{A} \\ (\mathrm{IA}) \end{matrix}\right.$

The expressions for premiums may also be used, when there is no danger of confusion or misapprehension from such use, for the insurance which they represent or will secure. They are so used in the notation and formulæ for reserves and cost of insurance which follow.

${}_sV(\text{——})$ = reserve at the end of s years after issue on (——).

Thus:—

${}_sV_{m|}a$ = reserve at the end of s years after issue on (an annuity represented by, or secured by the single premium) ${}_{m|}a$.

$$\left.\begin{matrix} {}_sVP \\ {}_sV_rP \\ {}_sVP_nA \\ {}_sVP(IA) \\ {}_sV_rP_nA \end{matrix}\right\} = \text{reserve at the end of } s \text{ years after issue on } \left\{\begin{matrix} P \\ {}_rP \\ P_nA \\ P(IA) \\ {}_rP_nA \end{matrix}\right.$$

${}_sK(\text{——})$ = cost of insurance (contribution to the payment of death claims), in the sth year after issue, on (——).

${}_s(AK)\ (\text{——})$ = present value of the future annual costs of insurance on (——) s years after issue: insurance value.

Thus:—

$$\left.\begin{matrix} {}_sK\,P \\ {}_sK\,(IA) \\ {}_sK_n(AE) \\ {}_sK\,P_nA \\ {}_sK_rP \end{matrix}\right\} = \text{cost of insurance in the } s\text{th year after issue on } \left\{\begin{matrix} P \\ (IA) \\ {}_n(AE) \\ P_nA \\ {}_rP \end{matrix}\right.$$

$$\left.\begin{matrix} {}_s(AK)\ P \\ {}_s(AK)\ {}_n(AE) \\ {}_s(AK)\ {}_rP \end{matrix}\right\} = \text{insurance value } s \text{ years after issue on } \left\{\begin{matrix} P \\ {}_n(AE) \\ {}_rP \end{matrix}\right.$$

$$v = \frac{1}{1+i}.$$

$$l_x = l_{x+1} + d_x = \frac{l_{x+1}}{p_x} = \frac{1+e_{x+1}}{e_x}\, l_{x+1} = \frac{1+a_{x+1}}{(1+i)a_x}\, l_{x+1}$$

$$= \frac{1-\mathrm{A}_{x+1}}{1-(1+i)\mathrm{A}_x}\, l_{x+1}.$$

$$d_x = l_x - l_{x+1} = l_x\, q_x = l_x\,(1-p_x).$$

$$p_x = 1 - q_x = \frac{l_{x+1}}{l_x} = 1 - \frac{d_x}{l_x} = \frac{e_x}{1+e_{x+1}} = \frac{(1+i)a_x}{1+a_{x+1}} = \frac{\mathrm{D}_{x+1}}{v\mathrm{D}_x}.$$

$$q_x = 1 - p_x = \frac{d_x}{l_x} = 1 - \frac{l_{x+1}}{l_x} = \frac{\mathrm{C}_x}{v\mathrm{D}_x}.$$

$${}_np_x = 1 - {}_nq_x = \frac{l_{x+n}}{l_x} = \frac{\mathrm{D}_{x+n}}{v^n\mathrm{D}_x}.$$

$${}_nq_x = 1 - {}_np_x = \frac{l_x - l_{x+n}}{l_x} = 1 - \frac{\mathrm{D}_{x+n}}{v^n\mathrm{D}_x}.$$

$${}_{m|}q_x = {}_mp_x \cdot q_{x+m} = \frac{d_{x+m}}{l_x} = \frac{\mathrm{C}_{x+m}}{v^{m+1}\mathrm{D}_x}.$$

$${}_{m|n}q_x = {}_mp_x \cdot {}_nq_{x+m} = \frac{l_{x+m} - l_{x+m+n}}{l_x}.$$

$$e_x = \frac{l_{x+1}+l_{x+2}+l_{x+3}+\&c.}{l_x} = p_x\,(1+e_{x+1}).$$

$$\mathring{e}_x = \frac{l_{x+1}+l_{x+2}+l_{x+3}+\&c.}{l_x} + \frac{1}{2} = e_x + .5.$$

$$\mathrm{C}_x = v^{x+1}\, d_x = v^{x+1}\,(l_x - l_{x+1}) = v\mathrm{D}_x - \mathrm{D}_{x+1} = \frac{d_x}{v^n\, d_{x+n}}\, \mathrm{C}_{x+n}.$$

$$\mathrm{D}_x = v^x\, l_x = \frac{\mathrm{D}_{x+n}}{v^n\, {}_np_x} = \frac{\mathrm{D}_{x+1} + \mathrm{C}_x}{v}.$$

$$\mathrm{M}_x = \mathrm{C}_x + \mathrm{C}_{x+1} + \mathrm{C}_{x+2} + \&c. = \mathrm{M}_{x+1} + \mathrm{C}_x = v\,\mathrm{N}_x - \mathrm{N}_{x+1}$$

$$= \mathrm{D}_x - (1-v)\,\mathrm{N}_x.$$

$$\mathrm{N}_x = \mathrm{D}_x + \mathrm{D}_{x+1} + \mathrm{D}_{x+2} + \&c. = \mathrm{N}_{x+1} + \mathrm{D}_x.$$

$$R_x = M_x + M_{x+1} + M_{x+2} + \&c. = R_{x+1} + M_x$$

$$= C_x + 2\,C_{x+1} + 3\,C_{x+2} + \&c.$$

$$= v\,S_x - S_{x+1} = N_x - (1-v)\,S_x .$$

$$S_x = N_x + N_{x+1} + N_{x+2} + \&c. = S_{x+1} + N_x$$

$$= D_x + 2\,D_{x+1} + 3\,D_{x+2} + \&c.$$

$${}_{x+n}M_x = M_x - M_{x+n} = C_x + C_{x+1} + C_{x+2} + \ldots + C_{x+n-1} .$$

$${}_{x+n}N_x = N_x - N_{x+n} = D_x + D_{x+1} + D_{x+2} + \ldots + D_{x+n-1} .$$

$${}_{x+n}R_x = R_x - R_{x+n} = M_x + M_{x+1} + M_{x+2} + \ldots + M_{x+n-1}$$

$$= C_x + 2\,C_{x+1} + 3\,C_{x+2} + \ldots + nC_{x+n-1} + nM_{x+n} .$$

$${}_{x+n}S_x = S_x - S_{x+n} = N_x + N_{x+1} + N_{x+2} + \ldots + N_{x+n-1}$$

$$= D_x + 2\,D_{x+1} + 3\,D_{x+2} + \ldots + nD_{x+n-1} + nN_{x+n} .$$

$$k_x = \frac{d_x}{l_{x+1}} = \frac{C_x}{D_{x+1}} = v\,u_x - 1 = u_x \frac{C_x}{D_x} = c_x u_x .$$

$$u_x = (1+i)\,\frac{l_x}{l_{x+1}} = \frac{D_x}{D_{x+1}} = \frac{1+k_x}{v} = k_x \frac{D_x}{C_x} = \frac{k_x}{c_x} .$$

$$c_x = v\,\frac{d_x}{l_x} = \frac{C_x}{D_x} = \frac{k_x}{u_x} .$$

$${}_{x+n}\Delta_x = {}_{x+n}N_{x+1}\,k_x + {}_{x+n}N_{x+2}\,k_{x+1} + {}_{x+n}N_{x+3}\,k_{x+2} + \&c.$$

$$\Pi_x\,D_x = \pi_x D_x + \pi_{x+1} D_{x+1} + \pi_{x+2} D_{x+2} + \&c.$$

$$= (wl)_x D_x + (wl)_{x+1} D_{x+1} + (wl)_{x+2} D_{x+2} + \&c.$$

$$= (wd)_x C_x + (wd)_{x+1} C_{x+1} + (wd)_{x+2} C_{x+2} + \&c.$$

$$\Pi_x \, D_x = (wl)_x \, D_x + (wl)_{x+1} \, D_{x+1} + \ldots + (wl)_{x+s-1} \, D_{x+s-1}$$
$$+ \, {}_sV_x \, D_{x+s}$$
$$= (wd)_x \, C_x + (wd)_{x+1} \, C_{x+1} + \ldots + (wd)_{x+s-1} \, C_{x+s-1}$$
$$+ \, {}_sV_x \, D_{x+s}.$$

$$\pi_x \, D_x + \pi_{x+1} \, D_{x+1} + \pi_{x+2} \, D_{x+2} + \ldots + \pi_{x+s-1} \, D_{x+s-1}$$
$$= (wl)_x \, D_x + (wl)_{x+1} \, D_{x+1} + \ldots + (wl)_{x+s-1} \, D_{x+s-1}$$
$$+ \, {}_sV_x \, D_{x+s}$$
$$= (wd)_x \, C_x + (wd)_{x+1} \, C_{x+1} + \ldots + (wd)_{x+s-1} \, C_{x+s-1}$$
$$+ \, {}_sV_x \, D_{x+s}.$$

$${}_{s+1}V_x = ({}_sV_x + \pi_{x+s} - (wl)_{x+s}) \, u_{x+s}$$
$$= ({}_sV_x + \pi_{x+s}) \, u_{x+s} - (wd)_{x+s} \, k_{x+s}.$$

If $\pi_x = \pi_{x+1} = \pi_{x+2} =$ &c.

$$\Pi_x = \pi_x \frac{N_x}{D_x} = \pi_x \, (1 + a_x)$$

$${}_sV_x = \Pi_{x+s} - \pi_x \, (1 + a_{x+s})$$

If $\pi_x = \pi_{x+1} = \pi_{x+2} =$ &c. for n terms, subsequent values of π being o.

$$\Pi_x = \pi_x \frac{{}_{x+n}N_x}{D_x} = \pi_x \, (1 + {}_{n-1}a_x)$$

$${}_sV_x = \Pi_{x+s} - \pi_x \, (1 + {}_{n-s-1}a_{x+s})$$

If $\pi_{x+s} = \pi_x$ and $(wd)_{x+s} = 1$

$${}_{s+1}V_x = ({}_sV_x + \pi_x) \, u_{x+s} - k_{x+s}$$
$$= ({}_sV_x + \pi_x - c_{x+s}) \, u_{x+s}$$
$$= 1 - (v - {}_sV_x - \pi_x) \, u_{x+s}.$$

$$a_\infty = \frac{1}{i}.$$

$$a_x = \frac{N_{x+1}}{D_x} = vp_x\,(1 + a_{x+1}) = \frac{v - A_x}{1 - v} = a_\infty - (1 + a_\infty)\,A_x.$$

$$1 + a_x = \frac{N_x}{D_x} = \frac{1 - A_x}{1 - v} = (1 + a_\infty)\,(1 - A_x).$$

$${}_n a_x = \frac{{}^{x+n+1}N_{x+1}}{D_x} = a_x - {}_n|a_x = vp_x\,(1 + {}_{n-1}a_{x+1}).$$

$$1 + {}_{n-1}a_x = \frac{{}^{x+n}N_x}{D_x} = 1 + a_x - {}_{n-1}|a_x = \frac{1 - {}_n(AE)_x}{1 - v}.$$

$${}_m|a_x = \frac{N_{x+m+1}}{D_x} = a_x - {}_m a_x = v^m\,{}_m p_x\,a_{x+m} = \frac{D_{x+m}}{D_x}\,a_{x+m}.$$

$${}_m|{}_n a_x = \frac{{}^{x+m+n+1}N_{x+m+1}}{D_x} = {}_{m+n}a_x - {}_m a_x = {}_m|a_x - {}_{m+n}|a_x.$$

$$(Ia)_x = a_x + {}_1|a_x + {}_2|a_x + {}_3|a_x + \&c.$$

$$= \frac{N_{x+1} + N_{x+2} + N_{x+3} + \&c.}{D_x} = \frac{S_{x+1}}{D_x}.$$

$$A_x = \frac{M_x}{D_x} = 1 - (1 - v)\,(1 + a_x) = 1 - (1 - v)\,\frac{N_x}{D_x}$$

$$= v\,(1 - ia_x) = v - (1 - v)\,a_x = 1 - \frac{1 + a_x}{1 + a_\infty}$$

$$= \frac{a_\infty - a_x}{1 + a_\infty} = P_x\,(1 + a_x) = v - vp_x\,(1 - A_{x+1})$$

$$= 1 - \frac{v - A_{x-1}}{vp_{x-1}}.$$

$${}_1A_x = v\,\frac{d_x}{l_x} = vq_x = \frac{C_x}{D_x} = v - \frac{D_{x+1}}{D_x}.$$

$${}_2A_x = v\,\frac{d_x}{l_x} + v^2\,\frac{d_{x+1}}{l_x} = \frac{C_x + C_{x+1}}{D_x} = \frac{{}^{x+2}M_x}{D_x}.$$

$$
\begin{aligned}
{}_{n}\mathrm{A}_{x} &= \frac{\mathrm{C}_{x} + \mathrm{C}_{x+1} + \mathrm{C}_{x+2} + \ldots + \mathrm{C}_{x+n-1}}{\mathrm{D}_{x}} = \frac{{}_{x+n}\mathrm{M}_{x}}{\mathrm{D}_{x}} \\
&= v\,(1 + {}_{n-1}a_{x}) - {}_{n}a_{x} = \mathrm{P}_{n}\mathrm{A}_{x}\,(1 + {}_{n-1}a_{x}) \\
&= v - vp_{x}\,(1 - {}_{n-1}\mathrm{A}_{x+1}) = \mathrm{A}_{x} - {}_{n}|\mathrm{A}_{x} = {}_{n-1}\mathrm{A}_{x} + \frac{\mathrm{C}_{x+n-1}}{\mathrm{D}_{x}}.
\end{aligned}
$$

$$
{}_{m}|\mathrm{A}_{x} = \frac{\mathrm{M}_{x+m}}{\mathrm{D}_{x}} = \mathrm{A}_{x} - {}_{m}\mathrm{A}_{x} = v\ {}_{m-1}|a_{x} - {}_{m}|a_{x}.
$$

$$
\begin{aligned}
{}_{m}|{}_{n}\mathrm{A}_{x} &= \frac{{}_{x+m+n}\mathrm{M}_{x+m}}{\mathrm{D}_{x}} = {}_{m}|\mathrm{A}_{x} - {}_{m+n}|\mathrm{A}_{x} = v\ {}_{m-1}|{}_{n}a_{x} - {}_{m}|{}_{n}a_{x} \\
&= v^{m}\,{}_{m}p_{x} \cdot {}_{n}\mathrm{A}_{x+m} = {}_{n}\mathrm{A}_{x+m}\frac{\mathrm{D}_{x+m}}{\mathrm{D}_{x}}.
\end{aligned}
$$

$$
{}_{n}\mathrm{E}_{x} = \frac{\mathrm{D}_{x+n}}{\mathrm{D}_{x}} = v^{n}\,{}_{n}p_{x} = {}_{n}a_{x} - {}_{n-1}a_{x} = vp_{x} \cdot {}_{n-1}\mathrm{E}_{x+1}.
$$

$$
\begin{aligned}
{}_{n}(\mathrm{AE})_{x} &= \frac{{}_{x+n}\mathrm{M}_{x} + \mathrm{D}_{x+n}}{\mathrm{D}_{x}} = {}_{n}\mathrm{A}_{x} + {}_{n}\mathrm{E}_{x} = \mathrm{P}_{n}(\mathrm{AE})_{x}\,(1 + {}_{n-1}a_{x}) \\
&= 1 - (1 - v)\,(1 + {}_{n-1}a_{x}) = 1 - (1 - v)\frac{{}_{x+n}\mathrm{N}_{x}}{\mathrm{D}_{x}} \\
&= v\,(1 - i\ {}_{n-1}a_{x}) = v - (1 - v)\ {}_{n-1}a_{x} = 1 - \frac{1 + {}_{n-1}a_{x}}{1 + a_{\infty}} \\
&= \frac{a_{\infty} - {}_{n-1}a_{x}}{1 + a_{\infty}} = v - vp_{x}\,(1 - {}_{n-1}(\mathrm{AE})_{x+1}) \\
&= 1 - \frac{v - {}_{n+1}(\mathrm{AE})_{x-1}}{vp_{x-1}}.
\end{aligned}
$$

$$
\begin{aligned}
(\mathrm{IA})_{x} &= \mathrm{A}_{x} + {}_{1}|\mathrm{A}_{x} + {}_{2}|\mathrm{A}_{x} + {}_{3}|\mathrm{A}_{x} + \&\mathrm{c}. \\
&= \frac{\mathrm{M}_{x} + \mathrm{M}_{x+1} + \mathrm{M}_{x+2} + \&\mathrm{c}.}{\mathrm{D}_{x}} = \frac{\mathrm{R}_{x}}{\mathrm{D}_{x}} \\
&= v\,(1 + a_{x}) - (1 - v)\,(\mathrm{I}a)_{x}.
\end{aligned}
$$

$$ {}_n(\mathrm{IA})_x = \frac{{}_{x+n}\mathrm{R}_x - n\,\mathrm{M}_{x+n}}{\mathrm{D}_x} = (\mathrm{IA})_x - {}_{n|}(\mathrm{IA})_x - n\cdot {}_{n|}\mathrm{A}_x . $$

$$ {}_{m|}(\mathrm{IA})_x = \frac{\mathrm{M}_{x+m} + \mathrm{M}_{x+m+1} + \mathrm{M}_{x+m+2} + \&\mathrm{c.}}{\mathrm{D}_x} = \frac{\mathrm{R}_{x+m}}{\mathrm{D}_x} $$

$$ = (\mathrm{IA})_{x+m}\, v^m\, {}_m p_x = v\, {}_{m-1|}a_x - (1-v)\, {}_{m|}(\mathrm{I}a)_x . $$

$$ {}_{m|n}(\mathrm{IA})_x = \frac{{}_{x+m+n}\mathrm{R}_{x+m} - n\,\mathrm{M}_{x+m+n}}{\mathrm{D}_x} $$

$$ = {}_{m|}(\mathrm{IA})_x - {}_{m+n|}(\mathrm{IA})_x - n\cdot {}_{m+n|}\mathrm{A}_x = {}_n(\mathrm{IA})_{x+m}\, v^m\, {}_m p_x . $$

$$ \mathrm{P}_x = \frac{\mathrm{M}_x}{\mathrm{N}_x} = \frac{\mathrm{A}_x}{1+a_x} = \frac{1}{1+a_x} - (1-v) = v - \frac{a_x}{1+a_x} $$

$$ = (1-v)\frac{\mathrm{A}_x}{1-\mathrm{A}_x} = v - \frac{\mathrm{N}_{x+1}}{\mathrm{N}_x} = \frac{\mathrm{D}_x}{\mathrm{N}_x} - (1-v) . $$

$$ \mathrm{P}_n\mathrm{A}_x = \frac{{}_{x+n}\mathrm{M}_x}{{}_{x+n}\mathrm{N}_x} = \frac{{}_n\mathrm{A}_x}{1+{}_{n-1}a_x} = v - \frac{{}_{x+n+1}\mathrm{N}_{x+1}}{{}_{x+n}\mathrm{N}_x} = {}_n\mathrm{P}_x - {}_n\mathrm{P}_{n|}\mathrm{A}_x . $$

$$ \mathrm{P}_{m|}\mathrm{A}_x = \frac{\mathrm{M}_{x+m}}{\mathrm{N}_x} = \frac{{}_{m|}\mathrm{A}_x}{1+a_x} . $$

$$ \mathrm{P}_{m|n}\mathrm{A}_x = \frac{{}_{x+m+n}\mathrm{M}_{x+m}}{{}_{x+m+n}\mathrm{N}_x} = \frac{{}_{m|n}\mathrm{A}_x}{1+{}_{m+n-1}a_x} . $$

$$ \mathrm{P}_n\mathrm{E}_x = \frac{\mathrm{D}_{x+n}}{{}_{x+n}\mathrm{N}_x} = \frac{{}_n\mathrm{E}_x}{1+{}_{n-1}a_x} = \mathrm{P}_n(\mathrm{AE})_x - \mathrm{P}_n\mathrm{A}_x . $$

$$ \mathrm{P}_n(\mathrm{AE})_x = \frac{{}_{x+n}\mathrm{M}_x + \mathrm{D}_{x+n}}{{}_{x+n}\mathrm{N}_x} = \frac{{}_n(\mathrm{AE})_x}{1+{}_{n-1}a_x} $$

$$ = \frac{1}{1+{}_{n-1}a_x} - (1-v) = \frac{1}{1+{}_{n-1}a_x} - \frac{1}{1+a_\infty} $$

$$ = \frac{\mathrm{D}_x}{{}_{x+n}\mathrm{N}_x} - (1-v) = \mathrm{P}_n\mathrm{E}_x + \mathrm{P}_n\mathrm{A}_x $$

$$ = (1-v)\frac{{}_n(\mathrm{AE})_x}{1-{}_n(\mathrm{AE})_x} . $$

$$P(IA)_x = \frac{R_x}{N_x} = \frac{(IA)_x}{1 + a_x} = PA_x + P_{1|}A_x + P_{2|}A_x + \&c.$$

$$P_n(IA)_x = \frac{{}_{x+n}R_x - n\,M_{x+n}}{{}_{x+n}N_x} = \frac{{}_n(IA)_x}{1 + {}_{n-1}a_x}.$$

$$P_{m|}(IA)_x = \frac{R_{x+m}}{N_x} = \frac{{}_{m|}(IA)_x}{1 + a_x}.$$

$$P_{m|n}(IA)_x = \frac{{}_{x+m+n}R_{x+m} - n\,M_{x+m+n}}{{}_{x+m+n}N_x} = \frac{{}_{m|n}(IA)_x}{1 + {}_{m+n-1}a_x}.$$

$${}_rP_{m|}a_x = \frac{N_{x+m+1}}{{}_{x+r}N_x} = \frac{{}_{m|}a_x}{1 + {}_{r-1}a_x}.$$

$${}_rP_{m|n}a_x = \frac{{}_{x+m+n+1}N_{x+m+1}}{{}_{x+r}N_x} = \frac{{}_{m|n}a_x}{1 + {}_{r-1}a_x}.$$

$${}_rP_x = \frac{M_x}{{}_{x+r}N_x} = \frac{A_x}{1 + {}_{r-1}a_x} = P_rA_x + {}_rP_{r|}A_x.$$

$${}_rP_nA_x = \frac{{}_{x+n}M_x}{{}_{x+r}N_x} = \frac{{}_nA_x}{1 + {}_{r-1}a_x} = {}_rP_x - {}_rP_{n|}A_x.$$

$${}_rP_{m|}A_x = \frac{M_{x+m}}{{}_{x+r}N_x} = \frac{{}_{m|}A_x}{1 + {}_{r-1}a_x} = {}_rP_x - {}_rP_mA_x.$$

$${}_rP_{m|n}A_x = \frac{{}_{x+m+n}M_{x+m}}{{}_{x+r}N_x} = \frac{{}_{m|n}A_x}{1 + {}_{r-1}a_x} = {}_rP_{m|}A_x - {}_rP_{m+n|}A_x.$$

$${}_rP_nE_x = \frac{D_{x+n}}{{}_{x+r}N_x} = \frac{{}_nE_x}{1 + {}_{r-1}a_x}.$$

$${}_rP_n(AE)_x = \frac{{}_{x+n}M_x + D_{x+n}}{{}_{x+r}N_x} = \frac{{}_n(AE)_x}{1 + {}_{r-1}a_x} = {}_rP_nA_x + {}_rP_nE_x.$$

$${}_rP(IA)_x = \frac{R_x}{{}_{x+r}N_x} = \frac{(IA)_x}{1 + {}_{r-1}a_x}.$$

$$ {}_{r}\mathrm{P}_{n}(\mathrm{IA})_{x} = \frac{{}_{x+n}\mathrm{R}_{x} - n\,\mathrm{M}_{x+n}}{{}_{x+r}\mathrm{N}_{x}} = \frac{{}_{n}(\mathrm{IA})_{x}}{1 + {}_{r-1}a_{x}} . $$

$$ {}_{r}\mathrm{P}_{m|}(\mathrm{IA})_{x} = \frac{\mathrm{R}_{x+m}}{{}_{x+r}\mathrm{N}_{x}} = \frac{{}_{m|}(\mathrm{IA})_{x}}{1 + {}_{r-1}a_{x}} . $$

$$ {}_{r}\mathrm{P}_{m|n}(\mathrm{IA})_{x} = \frac{{}_{x+m+n}\mathrm{R}_{x+m} - n\,\mathrm{M}_{x+m+n}}{{}_{x+r}\mathrm{N}_{x}} = \frac{{}_{m|n}(\mathrm{IA})_{x}}{1 + {}_{r-1}a_{x}} . $$

$$ {}_{s}\mathrm{V}a_{x} = \frac{\mathrm{N}_{x+s+1}}{\mathrm{D}_{x+s}} = a_{x+s} . $$

$$ {}_{s}\mathrm{V}_{n}a_{x} = \frac{{}_{x+n+1}\mathrm{N}_{x+s+1}}{\mathrm{D}_{x+s}} = {}_{n-s}a_{x+s} . $$

$$ {}_{s}\mathrm{V}_{m|}a_{x} , (s<m) , = \frac{\mathrm{N}_{x+m+1}}{\mathrm{D}_{x+s}} = {}_{m-s|}a_{x+s} , $$

$$ \text{or} , (s>m) , = \frac{\mathrm{N}_{x+s+1}}{\mathrm{D}_{x+s}} = a_{x+s} . $$

$$ {}_{s}\mathrm{V}\mathrm{A}_{x} = \frac{\mathrm{M}_{x+s}}{\mathrm{D}_{x+s}} = \mathrm{A}_{x+s} . $$

$$ {}_{s}\mathrm{V}_{n}\mathrm{A}_{x} = \frac{{}_{x+n}\mathrm{M}_{x+s}}{\mathrm{D}_{x+s}} = {}_{n-s}\mathrm{A}_{x+s} . $$

$$ {}_{s}\mathrm{V}_{m|}\mathrm{A}_{x} , (s<m) , = \frac{\mathrm{M}_{x+m}}{\mathrm{D}_{x+s}} = {}_{m-s|}\mathrm{A}_{x+s} , $$

$$ \text{or} , (s>m) , = \frac{\mathrm{M}_{x+s}}{\mathrm{D}_{x+s}} = \mathrm{A}_{x+s} . $$

$$ {}_{s}\mathrm{V}_{m|n}\mathrm{A}_{x} , (s<m) , = \frac{{}_{x+m+n}\mathrm{M}_{x+m}}{\mathrm{D}_{x+s}} = {}_{m-s|n}\mathrm{A}_{x+s} , $$

$$ \text{or,} (s>m) , = \frac{{}_{x+m+n}\mathrm{M}_{x+s}}{\mathrm{D}_{x+s}} = {}_{m+n-s}\mathrm{A}_{x+s} . $$

$$ {}_{s}\mathrm{V}_{n}\mathrm{E}_{x} = \frac{\mathrm{D}_{x+n}}{\mathrm{D}_{x+s}} = {}_{n-s}\mathrm{E}_{x+s} . $$

$$ {}_{s}\mathrm{V}_{n}(\mathrm{AE})_{x} = \frac{{}_{x+n}\mathrm{M}_{x+s} + \mathrm{D}_{x+n}}{\mathrm{D}_{x+s}} = {}_{n-s}(\mathrm{AE})_{x+s} . $$

$$ {}_{s}\mathrm{V}(\mathrm{IA})_x = \frac{\mathrm{R}_{x+s} + s\,\mathrm{M}_{x+s}}{\mathrm{D}_{x+s}} = (\mathrm{IA})_{x+s} + s\,\mathrm{A}_{x+s}\,. $$

$$ {}_{s}\mathrm{V}_{n}(\mathrm{IA})_x = \frac{{}_{x+n}\mathrm{R}_{x+s} + s\,\mathrm{M}_{x+s} - n\,\mathrm{M}_{x+n}}{\mathrm{D}_{x+s}} = {}_{n-s}(\mathrm{IA})_{x+s} + s\,.\,{}_{n-s}\mathrm{A}_{x+s}\,. $$

$$ {}_{s}\mathrm{V}_{m|}(\mathrm{IA})_x\,,\ (s<m),\ = \frac{\mathrm{R}_{x+m}}{\mathrm{D}_{x+s}} = {}_{m-s|}(\mathrm{IA})_{x+s}\,, $$

$$ \text{or, } (s>m),\ = \frac{\mathrm{R}_{x+s} + (s-m)\mathrm{M}_{x+s}}{\mathrm{D}_{x+s}} $$

$$ = (\mathrm{IA})_{x+s} + (s-m)\,\mathrm{A}_{x+s}\,. $$

$$ {}_{s}\mathrm{V}_{m|n}(\mathrm{IA})_x,\ (s<m),\ = \frac{{}_{x+m+n}\mathrm{R}_{x+m} - n\,\mathrm{M}_{x+m+n}}{\mathrm{D}_{x+s}} = {}_{m-s|n}(\mathrm{IA})_{x+s}\,, $$

$$ \text{or, } (s>m)\,,\ = \frac{{}_{x+m+n}\mathrm{R}_{x+s} + (s-m)\mathrm{M}_{x+s} - n\,\mathrm{M}_{x+m+n}}{\mathrm{D}_{x+s}} $$

$$ = {}_{m+n-s}(\mathrm{IA})_{x+s} + (s-m)\ {}_{m+n-s}\mathrm{A}_{x+s}\,. $$

$$ {}_{s}\mathrm{V}\,\mathrm{P}_x = \frac{\mathrm{M}_{x+s}}{\mathrm{D}_{x+s}} - \frac{\mathrm{M}_x}{\mathrm{N}_x}\cdot\frac{\mathrm{N}_{x+s}}{\mathrm{D}_{x+s}} = \mathrm{A}_{x+s} - \mathrm{P}_x(1+a_{x+s}) $$

$$ = (\mathrm{P}_{x+s} - \mathrm{P}_x)\,(1 + a_{x+s}) = 1 - \frac{1 + a_{x+s}}{1 + a_x} = \frac{a_x - a_{x+s}}{1 + a_x} $$

$$ = \frac{\mathrm{A}_{x+s} - \mathrm{A}_x}{1 - \mathrm{A}_x} = \mathrm{A}_{x+s}\cdot\frac{\mathrm{P}_{x+s} - \mathrm{P}_x}{\mathrm{P}_{x+s}} = \frac{\mathrm{P}_{x+s} - \mathrm{P}_x}{\mathrm{P}_{x+s} + 1 - v} $$

$$ = 1 - (\mathrm{P}_x + 1 - v)\,(1 + a_{x+s}) = v - \mathrm{P}_x - \frac{a_{x+s}}{1 + a_x} $$

$$ = {}_{s-1}\mathrm{V}\mathrm{P}_x + \frac{a_{x+s-1} - a_{x+s}}{1 + a_x} = {}_{s-t}\mathrm{V}\mathrm{P}_x + \frac{a_{x+s-t} - a_{x+s}}{1 + a_x} $$

$$ = {}_{s-t}\mathrm{V}\mathrm{P}_x + {}_{t}\mathrm{V}\mathrm{P}_{x+s-t} - {}_{s-t}\mathrm{V}\mathrm{P}_x\cdot{}_{t}\mathrm{V}\mathrm{P}_{x+s-t}\,. $$

$$ {}_{s}\mathrm{VP}_{n}\mathrm{A}_{x} = \frac{{}_{x+n}\mathrm{M}_{x+s}}{\mathrm{D}_{x+s}} - \frac{{}_{x+n}\mathrm{M}_{x}}{{}_{x+n}\mathrm{N}_{x}} \cdot \frac{{}_{x+n}\mathrm{N}_{x+s}}{\mathrm{D}_{x+s}} $$

$$ = {}_{n-s}\mathrm{A}_{x+s} - \mathrm{P}_{n}\mathrm{A}_{x}\,(1 + {}_{n-s-1}a_{x+s}) $$

$$ = \frac{{}_{n}a_{x}}{1 + {}_{n-1}a_{x}}\,(1 + {}_{n-s-1}a_{x+s}) - {}_{n-s}a_{x+s}\,. $$

$$ {}_{s}\mathrm{VP}_{m|}\mathrm{A}_{x}\,,\ (s<m),\ = \frac{\mathrm{M}_{x+m}}{\mathrm{D}_{x+s}} - \frac{\mathrm{M}_{x+m}}{\mathrm{N}_{x}} \cdot \frac{\mathrm{N}_{x+s}}{\mathrm{D}_{x+s}} = \frac{\mathrm{M}_{x+m}}{\mathrm{D}_{x+s}} \cdot \frac{{}_{x+s}\mathrm{N}_{x}}{\mathrm{N}_{x}} $$

$$ = {}_{m-s|}\mathrm{A}_{x+s} - \mathrm{P}_{m|}\mathrm{A}_{x}\,(1 + a_{x+s})\,. $$

$$ \text{or, } (s>m),\ = \frac{\mathrm{M}_{x+s}}{\mathrm{D}_{x+s}} - \frac{\mathrm{M}_{x+m}}{\mathrm{N}_{x}} \cdot \frac{\mathrm{N}_{x+s}}{\mathrm{D}_{x+s}} $$

$$ = \mathrm{A}_{x+s} - \mathrm{P}_{m|}\mathrm{A}_{x}\,(1 + a_{x+s})\,. $$

$$ {}_{s}\mathrm{VP}_{m|n}\mathrm{A}_{x}\,,\ (s<m),\ = \frac{{}_{x+m+n}\mathrm{M}_{x+m}}{\mathrm{D}_{x+s}} - \frac{{}_{x+m+n}\mathrm{M}_{x+m}}{{}_{x+m+n}\mathrm{N}_{x}} \cdot \frac{{}_{x+m+n}\mathrm{N}_{x+s}}{\mathrm{D}_{x+s}} $$

$$ = \frac{{}_{x+m+n}\mathrm{M}_{x+m}}{\mathrm{D}_{x+s}} \cdot \frac{{}_{x+s}\mathrm{N}_{x}}{{}_{x+m+n}\mathrm{N}_{x}} $$

$$ = {}_{m-s|n}\mathrm{A}_{x+s} - \mathrm{P}_{m|n}\mathrm{A}_{x}\,(1 + {}_{m+n-s-1}a_{x+s})\,, $$

$$ \text{or, } (s>m),\ = \frac{{}_{x+m+n}\mathrm{M}_{x+s}}{\mathrm{D}_{x+s}} - \frac{{}_{x+m+n}\mathrm{M}_{x+m}}{{}_{x+m+n}\mathrm{N}_{x}} \cdot \frac{{}_{x+m+n}\mathrm{N}_{x+s}}{\mathrm{D}_{x+s}} $$

$$ = {}_{m+n-s}\mathrm{A}_{x+s} - \mathrm{P}_{m|n}\mathrm{A}_{x}\,(1 + {}_{m+n-s-1}a_{x+s})\,. $$

$$ {}_{s}\mathrm{VP}_{n}\mathrm{E}_{x} = \frac{\mathrm{D}_{x+n}}{\mathrm{D}_{x+s}} - \frac{\mathrm{D}_{x+n}}{{}_{x+n}\mathrm{N}_{x}} \cdot \frac{{}_{x+n}\mathrm{N}_{x+s}}{\mathrm{D}_{x+s}} = \frac{\mathrm{D}_{x+n}}{\mathrm{D}_{x+s}} \cdot \frac{{}_{x+s}\mathrm{N}_{x}}{{}_{x+n}\mathrm{N}_{x}} $$

$$ = {}_{n-s}\mathrm{E}_{x+s} - \mathrm{P}_{n}\mathrm{E}_{x}\,(1 + {}_{n-s-1}a_{x+s})\,. $$

$$ {}_{s}\mathrm{VP}_{n}(\mathrm{AE})_{x} = \frac{{}_{x+n}\mathrm{M}_{x+s} + \mathrm{D}_{x+n}}{\mathrm{D}_{x+s}} - \frac{{}_{x+n}\mathrm{M}_{x} + \mathrm{D}_{x+n}}{{}_{x+n}\mathrm{N}_{x}} \cdot \frac{{}_{x+n}\mathrm{N}_{x+s}}{\mathrm{D}_{x+s}} $$

$$ = {}_{n-s}(\mathrm{AE})_{x+s} - \mathrm{P}_{n}(\mathrm{AE})_{x}\,(1 + {}_{n-s-1}a_{x+s}) $$

$$ = [\mathrm{P}_{n-s}(\mathrm{AE})_{x+s} - \mathrm{P}_{n}(\mathrm{AE})_{x}]\,(1 + {}_{n-s-1}a_{x+s}) $$

$$= 1 - \frac{1 + {}_{n-s-1}a_{x+s}}{1 + {}_{n-1}a_x} = \frac{{}_{n-1}a_x - {}_{n-s-1}a_{x+s}}{1 + {}_{n-1}a_x}$$

$$= \frac{{}_{n-s}(\mathrm{AE})_{x+s} - {}_{n}(\mathrm{AE})_x}{1 - {}_{n}(\mathrm{AE})_x} = \frac{\mathrm{P}_{n-s}(\mathrm{AE})_{x+s} - \mathrm{P}_n(\mathrm{AE})_x}{\mathrm{P}_{n-s}(\mathrm{AE})_{x+s} + 1 - v}$$

$$= 1 - (\mathrm{P}_n(\mathrm{AE})_x + 1 - v)\,(1 + {}_{n-s-1}a_{x+s})$$

$$= v - \mathrm{P}_n(\mathrm{AE})_x - \frac{{}_{n-s-1}a_{x+s}}{1 + {}_{n-1}a_x}$$

$$= {}_{s-1}\mathrm{VP}_n(\mathrm{AE})_x + \frac{{}_{n-s}a_{x+s-1} - {}_{n-s-1}a_{x+s}}{1 + {}_{n-1}a_x}$$

$$= {}_{s-t}\mathrm{VP}_n(\mathrm{AE})_x + \frac{{}_{n-s+t-1}a_{x+s-t} - {}_{n-s-1}a_{x+s}}{1 + {}_{n-1}a_x}\,.$$

$$= {}_{s-t}\mathrm{VP}_n(\mathrm{AE})_x + {}_{t}\mathrm{VP}_{n-s+t}(\mathrm{AE})_{x+s-t}\big(1 - {}_{s-t}\mathrm{VP}_n(\mathrm{AE})_x\big)\,.$$

$${}_{s}\mathrm{VP}(\mathrm{IA})_x = \frac{\mathrm{R}_{x+s} + s\,\mathrm{M}_{x+s}}{\mathrm{D}_{x+s}} - \frac{\mathrm{R}_x}{\mathrm{N}_x}\cdot\frac{\mathrm{N}_{x+s}}{\mathrm{D}_{x+s}}$$

$$= (\mathrm{IA})_{x+s} + s\,\mathrm{A}_{x+s} - \mathrm{P}(\mathrm{IA})_x\,(1 + a_{x+s})\,.$$

$${}_{s}\mathrm{VP}_n(\mathrm{IA})_x = \frac{{}_{x+n}\mathrm{R}_{x+s} + s\,\mathrm{M}_{x+s} - n\,\mathrm{M}_{x+n}}{\mathrm{D}_{x+s}}$$

$$- \frac{{}_{x+n}\mathrm{R}_x - n\,\mathrm{M}_{x+n}}{{}_{x+n}\mathrm{N}_x}\cdot\frac{{}_{x+n}\mathrm{N}_{x+s}}{\mathrm{D}_{x+s}}$$

$$= {}_{n-s}(\mathrm{IA})_{x+s} + s\,.\,{}_{n-s}\mathrm{A}_{x+s} - \mathrm{P}_n(\mathrm{IA})_x\,(1 + {}_{n-s-1}a_{x+s})\,.$$

$${}_{s}\mathrm{VP}_{m|}(\mathrm{IA})_x,\ (s<m), = \frac{\mathrm{R}_{x+m}}{\mathrm{D}_{x+s}} - \frac{\mathrm{R}_{x+m}}{\mathrm{N}_x}\cdot\frac{\mathrm{N}_{x+s}}{\mathrm{D}_{x+s}} = \frac{\mathrm{R}_{x+m}}{\mathrm{D}_{x+s}}\cdot\frac{{}_{x+s}\mathrm{N}_x}{\mathrm{N}_x}$$

$$= {}_{m-s|}(\mathrm{IA})_{x+s} - \mathrm{P}_{m|}(\mathrm{IA})_x\,(1 + a_{x+s})\,,$$

$$\text{or},\ (s>m)\,, = \frac{\mathrm{R}_{x+s} + (s-m)\,\mathrm{M}_{x+s}}{\mathrm{D}_{x+s}} - \frac{\mathrm{R}_{x+m}}{\mathrm{N}_x}\cdot\frac{\mathrm{N}_{x+s}}{\mathrm{D}_{x+s}}$$

$$= (\mathrm{IA})_{x+s} + (s-m)\,\mathrm{A}_{x+s} - \mathrm{P}_{m|}(\mathrm{IA})_x\,(1 + a_{x+s})\,.$$

$$
\begin{aligned}
{}_{s}\mathrm{V}\mathrm{P}_{m|n}(\mathrm{IA})_x\,,(s<m)\,, &= \frac{{}_{x+m+n}\mathrm{R}_{x+m} - n\,\mathrm{M}_{x+m+n}}{\mathrm{D}_{x+s}} \\
&\quad - \frac{{}_{x+m+n}\mathrm{R}_{x+m} - n\,\mathrm{M}_{x+m+n}}{{}_{x+m+n}\mathrm{N}_x} \cdot \frac{{}_{x+m+n}\mathrm{N}_{x+s}}{\mathrm{D}_{x+s}} \\
&= \frac{{}_{x+m+n}\mathrm{R}_{x+m} - n\,\mathrm{M}_{x+m+n}}{\mathrm{D}_{x+s}} \cdot \frac{{}_{x+s}\mathrm{N}_x}{{}_{x+m+n}\mathrm{N}_x} \\
&= {}_{m-s|n}(\mathrm{IA})_{x+s} - \mathrm{P}_{m|n}(\mathrm{IA})_x\,(1 + {}_{m+n-s-1}a_{x+s})\,, \\
\text{or}\,,\,(s>m)\,, &= \frac{{}_{x+m+n}\mathrm{R}_{x+s} + (s-m)\,\mathrm{M}_{x+s} - n\,\mathrm{M}_{x+m+n}}{\mathrm{D}_{x+s}} \\
&\quad - \frac{{}_{x+m+n}\mathrm{R}_{x+m} - n\,\mathrm{M}_{x+m+n}}{{}_{x+m+n}\mathrm{N}_x} \cdot \frac{{}_{x+m+n}\mathrm{N}_{x+s}}{\mathrm{D}_{x+s}} \\
&= {}_{m+n-s}(\mathrm{IA})_{x+s} + (s-m)_{m+n-s}\mathrm{A}_{x+s} \\
&\quad - \mathrm{P}_{m|n}(\mathrm{IA})_x\,(1 + {}_{m+n-s-1}a_{x+s})\,.
\end{aligned}
$$

$$
\begin{aligned}
{}_{s}\mathrm{V}_r\mathrm{P}_{m|}a_x\,,\,(s<r<m)\,, &= \frac{\mathrm{N}_{x+m+1}}{\mathrm{D}_{x+s}} - \frac{\mathrm{N}_{x+m+1}}{{}_{x+r}\mathrm{N}_x} \cdot \frac{{}_{x+r}\mathrm{N}_{x+s}}{\mathrm{D}_{x+s}} \\
&= \frac{\mathrm{N}_{x+m+1}}{\mathrm{D}_{x+s}} \cdot \frac{{}_{x+s}\mathrm{N}_x}{{}_{x+r}\mathrm{N}_x} \\
&= {}_{m-s|}a_{x+s} - {}_{r}\mathrm{P}_{m|}a_x\,(1 + {}_{r-s-1}a_{x+s})\,, \\
\text{or}\,,\,(r<s<m)\,, &= \frac{\mathrm{N}_{x+m+1}}{\mathrm{D}_{x+s}} = {}_{m-s|}a_{x+s} \\
\text{or}\,,\,(r<m<s)\,, &= \frac{\mathrm{N}_{x+s+1}}{\mathrm{D}_{x+s}} = a_{x+s}\,. \\
{}_{s}\mathrm{V}_r\mathrm{P}_{m|n}a_x\,,\,(s<r<m), &= \frac{{}_{x+m+n+1}\mathrm{N}_{x+m+1}}{\mathrm{D}_{x+s}} - \frac{{}_{x+m+n+1}\mathrm{N}_{x+m+1}}{{}_{x+r}\mathrm{N}_x} \cdot \frac{{}_{x+r}\mathrm{N}_{x+s}}{\mathrm{D}_{x+s}} \\
&= \frac{{}_{x+m+n+1}\mathrm{N}_{x+m+1}}{\mathrm{D}_{x+s}} \cdot \frac{{}_{x+s}\mathrm{N}_x}{{}_{x+r}\mathrm{N}_x} \\
&= {}_{m-s|n}a_{x+s} - {}_{r}\mathrm{P}_{m|n}a_x\,(1 + {}_{r-s-1}a_{x+s}) \\
&= {}_{s}\mathrm{V}_r\mathrm{P}_{m|}a_x - {}_{s}\mathrm{V}_r\mathrm{P}_{m+n|}a_x\,,
\end{aligned}
$$

$$\text{or}, (r<s<m), = \frac{{}_{x+m+n+1}N_{x+m+1}}{D_{x+s}} = {}_{m-s|n}a_{x+s}$$

$$= {}_{m-s|}a_{x+s} - {}_{m+n-s|}a_{x+s},$$

$$\text{or}, (r<m<s), = \frac{{}_{x+m+n+1}N_{x+s+1}}{D_{x+s}} = {}_{m+n-s}a_{x+s}$$

$$= a_{x+s} - {}_{m+n-s|}a_{x+s}.$$

$${}_sV_rP_x, (s<r), = \frac{M_{x+s}}{D_{x+s}} - \frac{M_x}{{}_{x+r}N_x} \cdot \frac{{}_{x+r}N_{x+s}}{D_{x+s}}$$

$$= A_{x+s} - {}_rP_x\,(1 + {}_{r-s-1}a_{x+s}),$$

$$\text{or}, (s>r), = \frac{M_{x+s}}{D_{x+s}} = A_{x+s} = v - (1-v)\,a_{x+s}.$$

$${}_sV_rP_nA_x, (s<r), = \frac{{}_{x+n}M_{x+s}}{D_{x+s}} - \frac{{}_{x+n}M_x}{{}_{x+r}N_x} \cdot \frac{{}_{x+r}N_{x+s}}{D_{x+s}}$$

$$= {}_{n-s}A_{x+s} - {}_rP_nA_x\,(1 + {}_{r-s-1}a_{x+s}),$$

$$\text{or}, (s>r), = \frac{{}_{x+n}M_{x+s}}{D_{x+s}} = {}_{n-s}A_{x+s}.$$

$${}_sV_rP_{m|}A_x, (s<r, s<m), = \frac{M_{x+m}}{D_{x+s}} - \frac{M_{x+m}}{{}_{x+r}N_x} \cdot \frac{{}_{x+r}N_{x+s}}{D_{x+s}}$$

$$= \frac{M_{x+m}}{D_{x+s}} \cdot \frac{{}_{x+s}N_x}{{}_{x+r}N_x}$$

$$= {}_{m-s|}A_{x+s} - {}_rP_{m|}A_x\,(1 + {}_{r-s-1}a_{x+s}),$$

$$\text{or}, (s<r, s>m), = \frac{M_{x+s}}{D_{x+s}} - \frac{M_{x+m}}{{}_{x+r}N_x} \cdot \frac{{}_{x+r}N_{x+s}}{D_{x+s}}$$

$$= A_{x+s} - {}_rP_{m|}A_x\,(1 + {}_{r-s-1}a_{x+s}),$$

$$\text{or}, (s>r, s<m), = \frac{M_{x+m}}{D_{x+s}} = {}_{m-s|}A_{x+s},$$

$$\text{or}, (s>r, s>m), = \frac{M_{x+s}}{D_{x+s}} = A_{x+s}.$$

$$ {}_{s}V_{r}P_{m|n}A_{x},(s<r,s<m), = \frac{{}_{x+m+n}M_{x+m}}{D_{x+s}} - \frac{{}_{x+m+n}M_{x+m}}{{}_{x+r}N_{x}} \cdot \frac{{}_{x+r}N_{x+s}}{D_{x+s}} $$

$$ = \frac{{}_{x+m+n}M_{x+m}}{D_{x+s}} \cdot \frac{{}_{x+s}N_{x}}{{}_{x+r}N_{x}} $$

$$ = {}_{m-s|n}A_{x+s} - {}_{r}P_{m|n}A_{x}\,(1 + {}_{r-s-1}a_{x+s}), $$

$$ \text{or},(s<r,s>m), = \frac{{}_{x+m+n}M_{x+s}}{D_{x+s}} - \frac{{}_{x+m+n}M_{x+m}}{{}_{x+r}N_{x}} \cdot \frac{{}_{x+r}N_{x+s}}{D_{x+s}} $$

$$ = {}_{m+n-s}A_{x+s} - {}_{r}P_{m|n}A_{x}\,(1 + {}_{r-s-1}a_{x+s}), $$

$$ \text{or},(s>r,s<m), = \frac{{}_{x+m+n}M_{x+m}}{D_{x+s}} = {}_{m-s|n}A_{x+s}, $$

$$ \text{or},(s>r,s>m), = \frac{{}_{x+m+n}M_{x+s}}{D_{x+s}} = {}_{m+n-s}A_{x+s}. $$

$$ {}_{s}V_{r}P_{n}E_{x},\,(s<r), = \frac{D_{x+n}}{D_{x+s}} - \frac{D_{x+n}}{{}_{x+r}N_{x}} \cdot \frac{{}_{x+r}N_{x+s}}{D_{x+s}} = \frac{D_{x+n}}{D_{x+s}} \cdot \frac{{}_{x+s}N_{x}}{{}_{x+r}N_{x}} $$

$$ = {}_{n-s}E_{x+s} - {}_{r}P_{n}E_{x}\,(1 + {}_{r-s-1}a_{x+s}), $$

$$ \text{or},\,(s>r), = \frac{D_{x+n}}{D_{x+s}} = {}_{n-s}E_{x+s}. $$

$$ {}_{s}V_{r}P_{n}(AE)_{x},(s<r), = \frac{{}_{x+n}M_{x+s} + D_{x+n}}{D_{x+s}} - \frac{{}_{x+n}M_{x} + D_{x+n}}{{}_{x+r}N_{x}} \cdot \frac{{}_{x+r}N_{x+s}}{D_{x+s}} $$

$$ = {}_{n-s}(AE)_{x+s} - {}_{r}P_{n}(AE)_{x}(1 + {}_{r-s-1}a_{x+s}), $$

$$ \text{or},(s>r), = \frac{{}_{x+n}M_{x+s} + D_{x+n}}{D_{x+s}} = {}_{n-s}(AE)_{x+s}. $$

$$ {}_{s}V_{r}P(IA)_{x},\,(s<r), = \frac{R_{x+s} + s\,M_{x+s}}{D_{x+s}} - \frac{R_{x}}{{}_{x+r}N_{x}} \cdot \frac{{}_{x+r}N_{x+s}}{D_{x+s}} $$

$$ = (IA)_{x+s} + s\,A_{x+s} - {}_{r}P(IA)_{x}(1 + {}_{r-s-1}a_{x+s}), $$

$$ \text{or},(s>r), = \frac{R_{x+s} + s\,M_{x+s}}{D_{x+s}} = (IA)_{x+s} + s\,A_{x+s}. $$

$$
\begin{aligned}
{}_{s}V_{r}P_{n}(IA)_{x}\,,\ (s<r)\,, &= \frac{{}_{x+n}R_{x+s} + s\,M_{x+s} - n\,M_{x+n}}{D_{x+s}} \\
&\quad - \frac{{}_{x+n}R_{x} - n\,M_{x+n}}{{}_{x+r}N_{x}} \cdot \frac{{}_{x+r}N_{x+s}}{D_{x+s}} \\
&= {}_{n-s}(IA)_{x+s} + s \cdot {}_{n-s}A_{x+s} \\
&\quad - {}_{r}P_{n}(IA)_{x}\,(1 + {}_{r-s-1}a_{x+s})\,, \\
\text{or}\,,\ (s>r)\,, &= \frac{{}_{x+n}R_{x+s} + s\,M_{x+s} - n\,M_{x+n}}{D_{x+s}} \\
&= {}_{n-s}(IA)_{x+s} + s \cdot {}_{n-s}A_{x+s}\,.
\end{aligned}
$$

$$
\begin{aligned}
{}_{s}V_{r}P_{m|}(IA)_{x}\,,\ (s<r\,,\ s<m)\,, &= \frac{R_{x+m}}{D_{x+s}} - \frac{R_{x+m}}{{}_{x+r}N_{x}} \cdot \frac{{}_{x+r}N_{x+s}}{D_{x+s}} \\
&= \frac{R_{x+m}}{D_{x+s}} \cdot \frac{{}_{x+s}N_{x}}{{}_{x+r}N_{x}} \\
&= {}_{m-s|}(IA)_{x+s} - {}_{r}P_{m|}(IA)_{x}\,(1 + {}_{r-s-1}a_{x+s})\,, \\
\text{or}\,,\ (s<r\,,\ s>m)\,, &= \frac{R_{x+s} + (s-m)\,M_{x+s}}{D_{x+s}} \\
&\quad - \frac{R_{x+m}}{{}_{x+r}N_{x}} \cdot \frac{{}_{x+r}N_{x+s}}{D_{x+s}} \\
&= (IA)_{x+s} + (s-m)\,A_{x+s} \\
&\quad - {}_{r}P_{m|}(IA)_{x}\,(1 + {}_{r-s-1}a_{x+s})\,, \\
\text{or}\,,\ (s>r\,,\ s<m)\,, &= \frac{R_{x+m}}{D_{x+s}} = {}_{m-s|}(IA)_{x+s}\,, \\
\text{or}\,,\ (s>r\,,\ s>m)\,, &= \frac{R_{x+s} + (s-m)M_{x+s}}{D_{x+s}} \\
&= (IA)_{x+s} + (s-m)\,A_{x+s}\,.
\end{aligned}
$$

$$
\begin{aligned}
{}_{s}V_{r}P_{m|n}(IA)_{x}\,,\,(s<r\,,\,s<m)\,, &= \frac{{}_{x+m+n}R_{x+m} - n\,M_{x+m+n}}{D_{x+s}} \\
&\quad - \frac{{}_{x+m+n}R_{x+m} - n\,M_{x+m+n}}{{}_{x+r}N_{x}} \cdot \frac{{}_{x+r}N_{x+s}}{D_{x+s}} \\
&= \frac{{}_{x+m+n}R_{x+m} - n\,M_{x+m+n}}{D_{x+s}} \cdot \frac{{}_{x+s}N_{x}}{{}_{x+r}N_{x}} \\
&= {}_{m-s|n}(IA)_{x+s} - {}_{r}P_{m|n}(IA)_{x}\,(1 + {}_{r-s-1}a_{x+s})\,, \\
\text{or}\,,\,(s<r\,,\,s>m)\,, &= \frac{{}_{x+m+n}R_{x+s} + (s-m)\,M_{x+s} - n\,M_{x+m+n}}{D_{x+s}} \\
&\quad - \frac{{}_{x+m+n}R_{x+m} - n\,M_{x+m+n}}{{}_{x+r}N_{x}} \cdot \frac{{}_{x+r}N_{x+s}}{D_{x+s}} \\
&= {}_{m+n-s}(IA)_{x+s} + (s-m)\,{}_{m+n-s}A_{x+s} \\
&\quad - {}_{r}P_{m|n}(IA)_{x}\,(1 + {}_{r-s-1}a_{x+s})\,, \\
\text{or}\,,\,(s>r\,,\,s<m)\,, &= \frac{{}_{x+m+n}R_{x+m} - n\,M_{x+m+n}}{D_{x+s}} = {}_{m-s|n}(IA)_{x+s} \\
\text{or}\,,\,(s>r\,,\,s>m)\,, &= \frac{{}_{x+m+n}R_{x+s} + (s-m)\,M_{x+s} - n\,M_{x+m+n}}{D_{x+s}} \\
&= {}_{m+n-s}(IA)_{x+s} + (s-m)\,{}_{m+n-s}A_{x+s}\,.
\end{aligned}
$$

$$
\begin{aligned}
{}_{s}K_{x} &= \left((wd)_{x+s-1} - {}_{s}V_{x}\right) q_{x+s-1} \\
&= (1+i)\,({}_{s-1}V_{x} + \pi_{x+s-1}) - {}_{s}V_{x}\,.
\end{aligned}
$$

$$
{}_{s}KA_{x} = \frac{1 + a_{x+s}}{1 + a_{\infty}}\, q_{x+s-1}\,.
$$

$$
{}_{s}K_{n}(AE)_{x} = \frac{1 + {}_{n-s-1}a_{x+s}}{1 + a_{\infty}}\, q_{x+s-1}\,.
$$

$$ {}_{s}\mathrm{KP}_{x} = \frac{1 + a_{x+s}}{1 + a_{x}}\, q_{x+s-1} = \frac{1 - \mathrm{A}_{x+s}}{1 - \mathrm{A}_{x}}\, q_{x+s-1} $$

$$ = \frac{\mathrm{P}_{x} + 1 - v}{\mathrm{P}_{x+s} + 1 - v}\, q_{x+s-1}\,. $$

$$ {}_{s}\mathrm{KP}_{n}(\mathrm{AE})_{x} = \frac{1 + {}_{n-s-1}a_{x+s}}{1 + {}_{n-1}a_{x}}\, q_{x+s-1} = \frac{1 - {}_{n-s}(\mathrm{AE})_{x+s}}{1 - {}_{n}(\mathrm{AE})_{x}}\, q_{x+s-1} $$

$$ = \frac{\mathrm{P}_{n}(\mathrm{AE})_{x} + 1 - v}{\mathrm{P}_{n-s}(\mathrm{AE})_{x+s} + 1 - v}\, q_{x+s-1}\,. $$

$$ {}_{s}(\mathrm{AK})_{x} = (wd)_{x+s}\frac{\mathrm{C}_{x+s}}{\mathrm{D}_{x+s}} $$

$$ + (wd)_{x+s+1}\frac{\mathrm{C}_{x+s+1}}{\mathrm{D}_{x+s}}(1 - k_{x+s}) $$

$$ + (wd)_{x+s+2}\frac{\mathrm{C}_{x+s+2}}{\mathrm{D}_{x+s}}(1 - k_{x+s} - k_{x+s+1}) $$

$$ + (wd)_{x+s+3}\frac{\mathrm{C}_{x+s+3}}{\mathrm{D}_{x+s}}(1 - k_{x+s} - k_{x+s+1} - k_{x+s+2}) $$

$$ + (wd)_{x+s+4}\frac{\mathrm{C}_{x+s+4}}{\mathrm{D}_{x+s}}(1 - k_{x+s} - k_{x+s+1} - k_{x+s+2} - k_{x+s+3}) $$

$$ + \&\mathrm{c}. $$

$$ + \pi_{x+s+1}\frac{\mathrm{D}_{x+s+1}}{\mathrm{D}_{x+s}}k_{x+s} $$

$$ + \pi_{x+s+2}\frac{\mathrm{D}_{x+s+2}}{\mathrm{D}_{x+s}}(k_{x+s} + k_{x+s+1}) $$

$$ + \pi_{x+s+3}\frac{\mathrm{D}_{x+s+3}}{\mathrm{D}_{x+s}}(k_{x+s} + k_{x+s+1} + k_{x+s+2}) $$

$$ + \pi_{x+s+4}\frac{\mathrm{D}_{x+s+4}}{\mathrm{D}_{x+s}}(k_{x+s} + k_{x+s+1} + k_{x+s+2} + k_{x+s+3}) $$

$$ + \&\mathrm{c}. $$

$$ - {}_{n}\mathrm{V}_{x}\frac{\mathrm{D}_{x+n}}{\mathrm{D}_{x+s}}(k_{x+s} + k_{x+s+1} + \ldots + k_{x+n-1})\,. $$

(In which ${}_{n}\mathrm{V}_{x}$ is the reserve at the end of the term for which ${}_{s}(\mathrm{AK})_{x}$ is taken).

If $(wd)_{x+s} = (wd)_{x+s+1} = (wd)_{x+s+2} =$ &c.
and $\pi_{x+s+1} = \pi_{x+s+2} = \pi_{x+s+3} =$ &c., the formula becomes,

$$ {}_s(\mathrm{AK})_x = (wd)_{x+s}\,(1 - v)\,\frac{\Delta_{x+s}}{\mathrm{D}_{x+s}} + \pi_{x+s+1}\,\frac{\Delta_{x+s}}{\mathrm{D}_{x+s}}. $$

If $(wd)_{x+s} = (wd)_{x+s+1} = (wd)_{x+s+2} =$ &c. for $n - s$ terms,
and $\pi_{x+s+1} = \pi_{x+s+2} = \pi_{x+s+3} =$ &c. for $r - s$ terms, subsequent values being 0, the formula becomes,

$$ {}_s(\mathrm{AK})_x = (wd)_{x+s}\,\frac{{}^{x+n+1}\Delta_{x+s} - v_{x+n}\,{}^{x+n}\Delta_{x+s}}{\mathrm{D}_{x+s}} + \pi_{x+s+1}\,\frac{{}^{x+r}\Delta_{x+s}}{\mathrm{D}_{x+s}} $$

$$ - {}_n\mathrm{V}_x\,\frac{{}^{x+n+1}\Delta_{x+s} - {}^{x+n}\Delta_{x+s}}{\mathrm{D}_{x+s}}. $$

$$ {}_s(\mathrm{AK})\mathrm{A}_x = (1 - v)\,\frac{\Delta_{x+s}}{\mathrm{D}_{x+s}} = {}_0(\mathrm{AK})\mathrm{A}_{x+s}. $$

$$ {}_s(\mathrm{AK})_n\mathrm{A}_x = \frac{{}^{x+n+1}\Delta_{x+s} - v_{x+n}\,{}^{x+n}\Delta_{x+s}}{\mathrm{D}_{x+s}} = {}_0(\mathrm{AK})_{n-s}\mathrm{A}_{x+s}. $$

$$ {}_s(\mathrm{AK})_n\mathrm{E}_x = -\,\frac{{}^{x+n+1}\Delta_{x+s} - {}^{x+n}\Delta_{x+s}}{\mathrm{D}_{x+s}} = {}_0(\mathrm{AK})_{n-s}\mathrm{E}_{x+s}. $$

$$ {}_s(\mathrm{AK})_n(\mathrm{AE})_x = (1 - v)\,\frac{{}^{x+n}\Delta_{x+s}}{\mathrm{D}_{x+s}} = {}_s(\mathrm{AK})_n\mathrm{A}_x + {}_s(\mathrm{AK})_n\mathrm{E}_x $$

$$ = {}_0(\mathrm{AK})_{n-s}(\mathrm{AE})_{x+s}. $$

$$ {}_s(\mathrm{AK})\mathrm{P}_x = \frac{\mathrm{D}_x}{\mathrm{N}_x}\,\frac{\Delta_{x+s}}{\mathrm{D}_{x+s}} = \frac{\Delta_{x+s}}{(1 + a_x)\,\mathrm{D}_{x+s}} $$

$$ = (1 - v + \mathrm{P}_x)\,\frac{\Delta_{x+s}}{\mathrm{D}_{x+s}} = {}_s(\mathrm{AK})\mathrm{A}_x + \mathrm{P}_x\,\frac{\Delta_{x+s}}{\mathrm{D}_{x+s}}. $$

$$ {}_s(\mathrm{AK})\mathrm{P}_n\mathrm{A}_x = \frac{{}^{x+n}\mathrm{D}_x}{{}^{x+n}\mathrm{N}_x}\,\frac{{}^{x+n}\Delta_{x+s}}{\mathrm{D}_{x+s}} + \frac{{}^{x+n+1}\Delta_{x+s} - {}^{x+n}\Delta_{x+s}}{\mathrm{D}_{x+s}} $$

$$ = {}_s(\mathrm{AK})_n\mathrm{A}_x + \mathrm{P}_n\mathrm{A}_x\,\frac{{}^{x+n}\Delta_{x+s}}{\mathrm{D}_{x+s}}. $$

$$ {}_s(\mathrm{AK})\mathrm{P}_n\mathrm{E}_x = \frac{\mathrm{D}_{x+n}}{{}_{x+n}\mathrm{N}_x}\,\frac{{}_{x+n}\Delta_{x+s}}{\mathrm{D}_{x+s}} - \frac{{}_{x+n+1}\Delta_{x+s} - {}_{x+n}\Delta_{x+s}}{\mathrm{D}_{x+s}} $$

$$ = {}_s(\mathrm{AK})_n\mathrm{E}_x + \mathrm{P}_n\mathrm{E}_x\,\frac{{}_{x+n}\Delta_{x+s}}{\mathrm{D}_{x+s}}. $$

$$ {}_s(\mathrm{AK})\mathrm{P}_n(\mathrm{AE})_x = \frac{\mathrm{D}_x}{{}_{x+n}\mathrm{N}_x}\,\frac{{}_{x+n}\Delta_{x+s}}{\mathrm{D}_{x+s}} = {}_s(\mathrm{AK})_n(\mathrm{AE})_x + \mathrm{P}_n(\mathrm{AE})_x\,\frac{{}_{x+n}\Delta_{x+s}}{\mathrm{D}_{x+s}} $$

$$ = {}_s(\mathrm{AK})\mathrm{P}_n\mathrm{A}_x + {}_s(\mathrm{AK})\mathrm{P}_n\mathrm{E}_x. $$

$$ {}_s(\mathrm{AK})_r\mathrm{P}_x = (1 - v)\,\frac{\Delta_{x+s}}{\mathrm{D}_{x+s}} + \frac{\mathrm{M}_x}{{}_{x+r}\mathrm{N}_x}\,\frac{{}_{x+r}\Delta_{x+s}}{\mathrm{D}_{x+s}} $$

$$ = {}_s(\mathrm{AK})\mathrm{A}_x + {}_r\mathrm{P}_x\,\frac{{}_{x+r}\Delta_{x+s}}{\mathrm{D}_{x+s}} $$

$$ {}_s(\mathrm{AK})_r\mathrm{P}_n\mathrm{A}_x = \frac{{}_{x+n+1}\Delta_{x+s} - v_{x+n}\Delta_{x+s}}{\mathrm{D}_{x+s}} + \frac{{}_{x+n}\mathrm{M}_x}{{}_{x+r}\mathrm{N}_x}\,\frac{{}_{x+r}\Delta_{x+s}}{\mathrm{D}_{x+s}} $$

$$ = {}_s(\mathrm{AK})_n\mathrm{A}_x + {}_r\mathrm{P}_n\mathrm{A}_x\,\frac{{}_{x+r}\Delta_{x+s}}{\mathrm{D}_{x+s}}. $$

$$ {}_s(\mathrm{AK})_r\mathrm{P}_n\mathrm{E}_x = \frac{\mathrm{D}_{x+n}}{{}_{x+r}\mathrm{N}_x}\,\frac{{}_{x+r}\Delta_{x+s}}{\mathrm{D}_{x+s}} - \frac{{}_{x+n+1}\Delta_{x+s} - {}_{x+n}\Delta_{x+s}}{\mathrm{D}_{x+s}} $$

$$ = \frac{\mathrm{D}_{x+n}}{\mathrm{D}_{x+s}}\left(\frac{{}_{x+r}\Delta_{x+s}}{{}_{x+r}\mathrm{N}_x} - k_{x+s} - k_{x+s+1} - \ldots - k_{x+n-1}\right) $$

$$ = {}_s(\mathrm{AK})_n\mathrm{E}_x + {}_r\mathrm{P}_n\mathrm{E}_x\,\frac{{}_{x+r}\Delta_{x+s}}{\mathrm{D}_{x+s}} $$

$$ {}_s(\mathrm{AK})_r\mathrm{P}_n(\mathrm{AE})_x = (1 - v)\,\frac{{}_{x+n}\Delta_{x+s}}{\mathrm{D}_{x+s}} + \frac{{}_{x+n}\mathrm{M}_x + \mathrm{D}_{x+n}}{{}_{x+r}\mathrm{N}_x}\,\frac{{}_{x+r}\Delta_{x+s}}{\mathrm{D}_{x+s}} $$

$$ = {}_s(\mathrm{AK})_n(\mathrm{AE})_x + {}_r\mathrm{P}_n(\mathrm{AE})_x\,\frac{{}_{x+r}\Delta_{x+s}}{\mathrm{D}_{x+s}} $$

$$ = {}_s(\mathrm{AK})_r\mathrm{P}_n\mathrm{A}_x + {}_s(\mathrm{AK})_r\mathrm{P}_n\mathrm{E}_x. $$

The Present Worth of $1 due at the end of a Term of Years.

v^n.

Years.	3 per cent.	4 per cent.	4½ per cent.	5 per cent.	6 per cent.
1	.970874	.961538	.956938	.952381	.943396
2	.942596	.924556	.915730	.907029	.889996
3	.915142	.888996	876297	.863838	.839619
4	.888487	.854804	.838561	.822702	.792094
5	.862609	.821927	.802451	.783526	.747258
6	.837484	.790315	.767896	.746215	.704961
7	.813092	.759918	.734828	.710681	.665057
8	.789409	.730690	.703185	.676839	.627412
9	.766417	.702587	.672904	.644609	.591898
10	.744094	.675564	.643928	.613913	.558395
11	.722421	.649581	.616199	.584679	.526788
12	.701380	.624597	.589664	.556837	.496969
13	.680951	.600574	.564272	.530321	.468839
14	.661118	.577475	.539973	.505068	.442301
15	.641862	.555264	.516720	.481017	.417265
16	.623167	.533908	.494469	.458112	.393646
17	.605016	.513373	.473176	.436297	.371364
18	.587395	.493628	.452800	.415521	.350344
19	.570286	.474642	.433302	.395734	.330513
20	.553676	.456387	.414643	.376889	.311805
21	.537549	.438834	.396787	.358942	.294155
22	.521892	.421955	.379701	.341850	.277505
23	.506692	.405726	.363350	.325571	.261797
24	.491934	.390121	.347703	.310068	.246979
25	.477606	.375117	.332731	.295303	.232999
26	.463695	.360689	.318402	.281241	.219810
27	.450189	.346817	.304691	.267848	.207368
28	.437077	.333477	.291571	.255094	.195630
29	.424346	.320651	.279015	.242946	.184557
30	.411987	.308319	.267000	.231377	.174110
31	.399987	.296460	.255502	.220359	.164255
32	.388337	.285058	.244500	.209866	.154957
33	.377026	.274094	.233971	.199873	.146186
34	.366045	.263552	.223896	.190355	.137912
35	.355383	.253415	.214254	.181290	.130105
36	.345032	.243669	.205028	.172657	.122741
37	.334983	.234297	.196199	.164436	.115793
38	.325226	.225285	.187750	.156605	.109239
39	.315754	.216621	.179665	.149148	.103056
40	.306557	.208289	.171929	.142046	.097222

The Amount of $1 at the end of a Term of Years.

$(1 + i)^n$.

Years.	3 per cent.	4 per cent.	4½ per cent.	5 per cent.	6 per cent.
1	1.03000	1.04000	1.04500	1.05000	1.06000
2	1.06090	1.08160	1.09202	1.10250	1.12360
3	1.09273	1.12486	1.14117	1.15762	1.19102
4	1.12551	1.16986	1.19252	1.21551	1.26248
5	1.15927	1.21665	1.24618	1.27628	1.33823
6	1.19405	1.26532	1.30226	1.34010	1.41852
7	1.22987	1.31593	1.36086	1.40710	1.50363
8	1.26677	1.36857	1.42210	1.47746	1.59385
9	1.30477	1.42331	1.48610	1.55133	1.68948
10	1.34392	1.48024	1.55297	1.62889	1.79085
11	1.38423	1.53945	1.62285	1.71034	1.89830
12	1.42576	1.60103	1.69588	1.79586	2.01220
13	1.46853	1.66507	1.77220	1.88565	2.13293
14	1.51259	1.73168	1.85194	1.97993	2.26090
15	1.55797	1.80094	1.93528	2.07893	2.39656
16	1.60471	1.87298	2.02237	2.18287	2.54035
17	1.65285	1.94790	2.11338	2.29202	2.69277
18	1.70243	2.02582	2.20848	2.40662	2.85434
19	1.75351	2.10685	2.30786	2.52695	3.02560
20	1.80611	2.19112	2.41171	2.65330	3.20714
21	1.86029	2.27877	2.52024	2.78596	3.39956
22	1.91610	2.36992	2.63365	2.92526	3.60354
23	1.97359	2.46472	2.75217	3.07152	3.81975
24	2.03279	2.56330	2.87601	3.22510	4.04893
25	2.09378	2.66584	3.00543	3.38635	4.29187
26	2.15659	2.77247	3.14068	3.55567	4.54938
27	2.22129	2.88337	3.28201	3.73346	4.82235
28	2.28793	2.99870	3.42970	3.92013	5.11169
29	2.35657	3.11865	3.58404	4.11614	5.41839
30	2.42726	3.24340	3.74532	4.32194	5.74349
31	2.50008	3.37313	3.91386	4.53804	6.08810
32	2.57508	3.50806	4.08998	4.76494	6.45339
33	2.65234	3.64838	4.27403	5.00319	6.84059
34	2.73191	3.79432	4.46636	5.25335	7.25103
35	2.81386	3.94609	4.66735	5.51602	7.68609
36	2.89828	4.10393	4.87738	5.79182	8.14725
37	2.98523	4.26809	5.09686	6.08141	8.63609
38	3.07478	4.43881	5.32622	6.38548	9.15425
39	3.16703	4.61637	5.56590	6.70475	9.70351
40	3.26204	4.80102	5.81636	7.03999	10.28572

The Present Worth of $1 Per Annum for a Term of Years.

$$\frac{1 - v^n}{i}.$$

Years.	3 per cent.	4 per cent.	4½ per cent.	5 per cent.	6 per cent.
1	.970874	.961538	.956938	.952381	.943396
2	1.913470	1.886095	1.872668	1.859410	1.833393
3	2.828611	2.775091	2.748964	2.723248	2.673012
4	3.717098	3.629895	3.587526	3.545951	3.465106
5	4.579707	4.451822	4.389977	4.329477	4.212364
6	5.417191	5.242137	5.157872	5.075692	4.917324
7	6.230283	6.002055	5.892701	5.786373	5.582381
8	7.019692	6.732745	6.595886	6.463213	6.209794
9	7.786109	7.435332	7.268790	7.107822	6.801692
10	8.530203	8.110896	7.912718	7.721735	7.360087
11	9.252624	8.760477	8.528917	8.306414	7.886875
12	9.954004	9.385074	9.118581	8.863252	8.383844
13	10.634955	9.985648	9.682852	9.393573	8.852683
14	11.296073	10.563123	10.222825	9.898641	9.294984
15	11.937935	11.118387	10.739546	10.379658	9.712249
16	12.561102	11.652296	11.234015	10.837770	10.105895
17	13.166118	12.165669	11.707191	11.274066	10.477260
18	13.753513	12.659297	12.159992	11.689587	10.827603
19	14.323799	13.133939	12.593294	12.085321	11.158116
20	14.877475	13.590326	13.007936	12.462210	11.469921
21	15.415024	14.029160	13.404724	12.821153	11.764077
22	15.936917	14.451115	13.784425	13.163003	12.041582
23	16.443608	14.856842	14.147775	13.488574	12.303379
24	16.935542	15.246963	14.495478	13.798642	12.550358
25	17.413148	15.622080	14.828209	14.093945	12.783356
26	17.876842	15.982769	15.146611	14.375185	13.003166
27	18.327031	16.329586	15.451303	14.643034	13.210534
28	18.764108	16.663063	15.742874	14.898127	13.406164
29	19.188455	16.983715	16.021889	15.141074	13.590721
30	19.600441	17.292033	16.288889	15.372451	13.764831
31	20.000428	17.588494	16.544391	15.592811	13.929086
32	20.388766	17.873552	16.788891	15.802677	14.084043
33	20.765792	18.147646	17.022862	16.002549	14.230230
34	21.131837	18.411198	17.246758	16.192904	14.368141
35	21.487220	18.664613	17.461012	16.374194	14.498246
36	21.832252	18.908282	17.666041	16.546852	14.620987
37	22.167235	19.142579	17.862240	16.711287	14.736780
38	22.492462	19.367864	18.049990	16.867893	14.846019
39	22.808215	19.584485	18.229656	17.017041	14.949075
40	23.114772	19.792774	18.401584	17.159086	15.046297

The Amount of $1 Per Annum at the end of a Term of Years.

$$\frac{(1+i)^{n+1}-(1+i)}{i}.$$

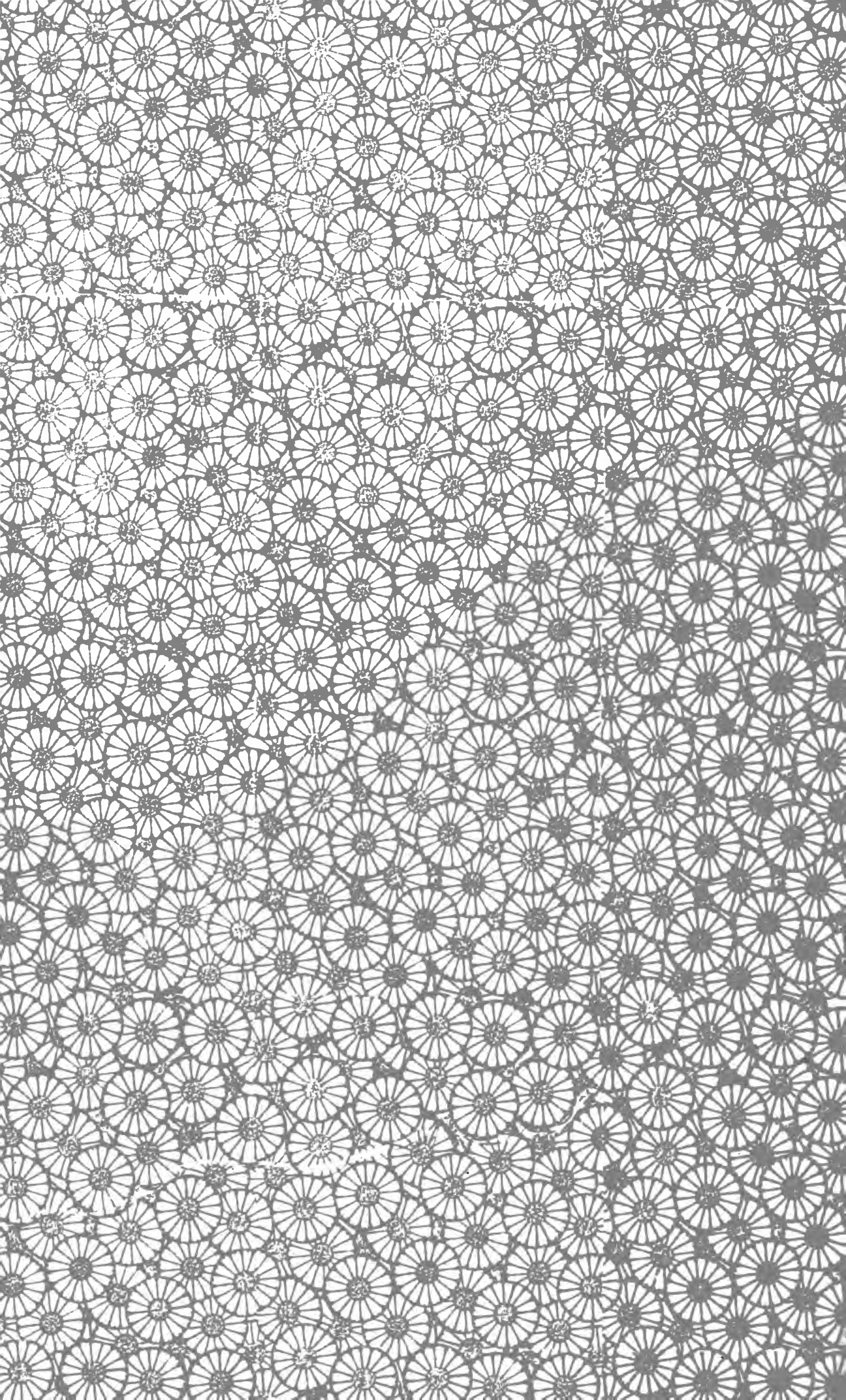
Years.	3 per cent.	4 per cent.	4½ per cent.	5 per cent.	6 per cent.
1	1.03000	1.04000	1.04500	1.05000	1.06000
2	2.09090	2.12160	2.13702	2.15250	2.18360
3	3.18363	3.24646	3.27819	3.31012	3.37462
4	4.30914	4.41632	4.47071	4.52563	4.63709
5	5.46841	5.63297	5.71689	5.80191	5.97532
6	6.66246	6.89829	7.01915	7.14201	7.39384
7	7.89234	8.21423	8.38001	8.54911	8.89747
8	9.15911	9.58279	9.80211	10.02656	10.49132
9	10.46388	11.00611	11.28821	11.57789	12.18079
10	11.80780	12.48635	12.84118	13.20679	13.97164
11	13.19203	14.02580	14.46403	14.91713	15.86994
12	14.61779	15.62684	16.15991	16.71298	17.88214
13	16.08632	17.29191	17.93211	18.59863	20.01507
14	17.59891	19.02359	19.78405	20.57856	22.27597
15	19.15688	20.82453	21.71934	22.65749	24.67253
16	20.76159	22.69751	23.74171	24.84037	27.21288
17	22.41443	24.64541	25.85508	27.13238	29.90565
18	24.11687	26.67123	28.06356	29.53900	32.75999
19	25.87037	28.77808	30.37142	32.06595	35.78559
20	27.67649	30.96920	32.78314	34.71925	38.99273
21	29.53678	33.24797	35.30338	37.50521	42.39229
22	31.45288	35 61789	37.93703	40.43047	45.99583
23	33.42647	38.08260	40.68920	43.50200	49.81558
24	35.45926	40.64591	43.56521	46.72710	53.86451
25	37.55304	43.31174	46.57064	50.11345	58.15638
26	39.70963	46.08421	49.71132	53.66913	62.70577
27	41.93092	48.96758	52.99333	57.40258	67.52811
28	44.21885	51.96629	56.42303	61.32271	72.63980
29	46.57542	55.08494	60.00707	65.43885	78.05819
30	49.00268	58.32833	63.75239	69.76079	83.80168
31	51.50276	61.70147	67.66624	74.29883	89.88978
32	54.07784	65.20953	71.75623	79.06377	96.34316
33	56.73018	68.85791	76 03026	84.06696	103 18375
34	59.46208	72.65222	80.49662	89.32031	110.43478
35	62.27594	76.59831	85.16397	94.83632	118.12087
36	65.17422	80.70225	90.04134	100.62814	126.26812
37	68.15945	84.97034	95.13820	106.70955	134.90421
38	71.23423	89.40915	100.46442	113.09502	144.05846
39	74.40126	94.02552	106.03032	119.79977	153.76197
40	77.66330	98.82654	111.84669	126.83976	164.04768

NET SINGLE PREMIUMS FOR LIFE POLICIES.

American Table.			Combined Experience Table.			
Age.	4 per cent.	4½ per cent.	4 per cent.	5 per cent.	6 per cent.	Age.
20	247.77	217.45	251.91	195.65	156.93	**20**
21	251.85	221.16	256.56	199.60	160.22	**21**
22	256.08	225.02	261.38	203.70	163.66	**22**
23	260.47	229.05	266.36	207.98	167.27	**23**
24	265.04	233.26	271.50	212.42	171.03	**24**
25	269.79	237.64	276.82	217.04	174.97	**25**
26	274.74	242.23	282.31	221.84	179.09	**26**
27	279.87	247.01	287.99	226.84	183.39	**27**
28	285.21	251.99	293.86	232.03	187.90	**28**
29	290.75	257.19	299.91	237.43	192.60	**29**
30	296.51	262.61	306.17	243.03	197.51	**30**
31	302.50	268.26	312.62	248.86	202.65	**31**
32	308.71	274.16	319.29	254.91	208.01	**32**
33	315.17	280 30	326.17	261.19	213.61	**33**
34	321.86	286.69	333.27	267.72	219.47	**34**
35	328.81	293.35	340.60	274.51	225.59	**35**
36	336.02	300.29	348.17	281.56	232.00	**36**
37	343.50	307.51	355.99	288.89	238.70	**37**
38	351.25	315.03	364.07	296.52	245.71	**38**
39	359.27	322.83	372.42	304.46	253.05	**39**
40	367.58	330.95	381.04	312.72	260.75	**40**
41	376.17	339.37	389.96	321.32	268.82	**41**
42	385.06	348.12	399.18	330.28	277.28	**42**
43	394.25	357.19	408.71	339.60	286.13	**43**
44	403.75	366.60	418.52	349.26	295.38	**44**
45	413.55	376.35	428.57	359.23	304.97	**45**
46	423.66	386.43	438.86	369.49	314.90	**46**
47	434.06	396.85	449.35	380.00	325.13	**47**
48	444.76	407.60	460.02	390.77	335.66	**48**
49	455.74	418.67	470.88	401.78	346.48	**49**
50	466.99	430.04	481.91	413.02	357.59	**50**
51	478.48	441.70	493.11	424.50	368.99	**51**
52	490.21	453.63	504.46	436 20	380.66	**52**
53	502.15	465.82	515.95	448.11	392.60	**53**
54	514.31	478.26	527.57	460.20	404.79	**54**
55	526.65	490.93	539.31	472.50	417.24	**55**
56	539.15	503.80	551.16	484.97	429.93	**56**
57	551.81	516.87	563.10	497.60	442.84	**57**
58	564.59	530.10	575.14	510.39	455.98	**58**
59	577.48	543.48	587.26	523.34	469.34	**59**

NET SINGLE PREMIUMS FOR LIFE POLICIES.

American Table.			Combined Experience Table.			
Age.	4 per cent.	4½ per cent.	4 per cent.	5 per cent.	6 per cent.	Age.
60	590.46	556.99	599.43	536.41	482.89	**60**
61	603.49	570.59	611.63	549.56	496.59	**61**
62	616.56	584.26	623.83	562.78	510.42	**62**
63	629.63	597.97	636.00	576.03	524.34	**63**
64	642.69	611.70	648.12	589.31	538.33	**64**
65	655.70	625.42	660.17	602.53	552.36	**65**
66	668.63	639.08	672.13	615.72	566.39	**66**
67	681.45	652.65	683.96	628.83	580.39	**67**
68	694.14	666.11	695.66	641.84	594.33	**68**
69	706.65	679.42	707.19	654.72	608.20	**69**
70	718.96	692.54	718.57	667.47	621.97	**70**
71	731.05	705.44	729.77	680.07	635.63	**71**
72	742.89	718.12	740.77	692.50	649.16	**72**
73	754.51	730.56	751.57	704.75	662.52	**73**
74	765.92	742.82	762.15	716.80	675.72	**74**
75	777.16	754.92	772.51	728.63	688.73	**75**
76	788.27	766.89	782.64	740.24	701.53	**76**
77	799.26	778.77	792.55	751.62	714.12	**77**
78	810.14	790.55	802.20	762.76	726.48	**78**
79	820.91	802.22	811.59	773.63	738.58	**79**
80	831.55	813.80	820.74	784.25	750.44	**80**
81	841.99	825.16	829.65	794.62	762.06	**81**
82	852.23	836.33	838.36	804.79	773.48	**82**
83	862.33	847.36	846.92	814.81	784.76	**83**
84	872.37	858.36	855.34	824.72	795.95	**84**
85	882.41	869.38	863.71	834.58	807.12	**85**
86	892.35	880.30	872.00	844.39	818.28	**86**
87	902.01	890.94	880.24	854.16	829.43	**87**
88	911.17	901.05	888.42	863.91	840.57	**88**
89	919.82	910.61	896.50	873.56	851.65	**89**
90	928.18	919.87	904.41	883.04	862.57	**90**
91	936.40	928.98	912.14	892.34	873.31	**91**
92	944.08	937.51	919.61	901.34	883.73	**92**
93	950.36	944.49	926.67	909.89	893.66	**93**
94	956.26	951.05	933.20	917.80	902.87	**94**
95	961.54	956.94	939.06	924.93	911.20	**95**
96			943.78	930.64	917.90	**96**
97			947.42	935.11	923.09	**97**
98			952.29	941.05	930.05	**98**
99			961.54	952.38	943.40	**99**



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